

NOTICE OF DATA SECURITY INCIDENT

December 6, 2024

The privacy and security of the personal information we maintain is of the utmost importance to ABC Legal Services ("ABC Legal"). ABC Legal provides certain legal solutions to its customers, including law firms, businesses, and individuals. Our services include service of process, e-filing, and skip tracing. In that capacity, ABC Legal may receive certain files that contain personal information relating to individuals from its customers. We are writing with important information regarding a recent data security incident.

On August 7, 2024, ABC Legal detected unusual activity in its network environment. Upon learning of the issue, ABC Legal secured its network and launched an immediate investigation in consultation with outside cybersecurity professionals to evaluate the extent of the impact on ABC Legal's network environment. By August 8, 2024, the incident was contained and remediated.

As part of its investigation, ABC Legal devoted considerable time and effort to determine what, if any, information was impacted by this incident. The comprehensive investigation revealed that certain files were likely taken from ABC Legal's network by an unauthorized actor on August 7, 2024. After an extensive investigation and manual review of the files that may have been impacted, we discovered on November 11, 2024, that personal information may have been subject to unauthorized access.

ABC Legal has no evidence that any personal information has been misused as a result of this incident and we are not aware of any instances of identity theft or fraud. However, out of abundance of caution, ABC Legal is providing this notice of the incident and will be notifying all potentially affected individuals that had known addresses by mail. Notified individuals have been provided with best practices to protect their information, and individuals whose Social Security numbers were potentially impacted have been offered complimentary credit monitoring. Individuals that were impacted, or believe they may have been impacted, should also review the preventive measures outlined in the "Other Important Information" section. We encourage those potentially impacted to remain vigilant in reviewing financial account statements on a regular basis for any fraudulent activity.

ABC Legal remains fully committed to maintaining the privacy of personal information in our possession, and upon learning of the event we took immediate action to protect the individual personal information we maintain. We continually evaluate and modify our practices to enhance the security and privacy of personal information in our possession.

We appreciate your patience as we continue to respond to the situation. For individuals with questions concerning this incident or need additional information regarding this incident, or to determine if you are eligible for credit monitoring, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at **1-833-833-1325**. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8am to 8pm Eastern.

- OTHER IMPORTANT INFORMATION -

1. Obtain and Monitor Your Credit Report

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the three major nationwide credit reporting companies. You can obtain a free copy of your credit report by calling **1-877-322-8228**, visiting <u>www.annualcreditreport.com</u>, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <u>https://www.annualcreditreport.com/index.action</u>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies' contact information are provided below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance
Atlanta, GA 30348-5069	Allen, TX 75013	Department
https://www.equifax.com/personal/	https://www.experian.com/fr	P.O. Box 2000
credit-report-services/credit-fraud-	aud/center.html	Chester, PA 19016-2000
<u>alerts/</u>	(888) 397-3742	https://www.transunion.com/fraud-
(800) 525-6285		<u>alerts</u>
		(800) 680-7289

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

2. <u>Placing a Fraud Alert on Your Credit File.</u>

You can place an initial 1-year "fraud alert" on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others. Additional information is available at https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance
Atlanta, GA 30348-5069	Allen, TX 75013	Department
https://www.equifax.com/personal/	https://www.experian.com/fr	P.O. Box 2000
credit-report-services/credit-fraud-	aud/center.html	Chester, PA 19016-2000
<u>alerts/</u>	(888) 397-3742	https://www.transunion.com/fraud-
(800) 525-6285		<u>alerts</u>
		(800) 680-7289

3. <u>Placing a Security Freeze on Your Credit File.</u>

Following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please

be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

Equifax Security Freeze	Experian Security	TransUnion Security Freeze
P.O. Box 105788	Freeze	P.O. Box 160
Atlanta, GA 30348-5788	P.O. Box 9554	Woodlyn, PA 19094
https://www.equifax.com/personal/c	Allen, TX 75013	https://www.transunion.com/cre
redit-report-services/credit-freeze/	http://experian.com/freez	dit-freeze
(888)-298-0045	<u>e</u>	(888) 909-8872
	(888) 397-3742	

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

4. <u>Protecting Your Medical Information</u>.

We have no evidence that your medical information involved in this incident was or will be used for any unintended purposes. However, the following practices can provide additional safeguards to protect against medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your "explanation of benefits statement" which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

5. <u>Additional Helpful Resources</u>.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <u>https://www.marylandattorneygeneral.gov/</u>, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <u>https://ag.ny.gov/consumer-frauds-bureau/identity-theft</u>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <u>www.ncdoj.gov/</u>, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, https://oag.dc.gov/consumer-protection, Telephone: 202-442-9828.

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

- 1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
- 2. Proper identification to verify your identity; and
- 3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.

Rhode Island Residents: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <u>www.riag.ri.gov</u>, 401-274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. The unique personal identification number or password provided by the consumer reporting agency.
- 2. Proper identification to verify your identity.
- 3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

In order to request a security freeze, you may need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Complete address;
- 5. Prior addresses;
- 6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
- 7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

There were 21 Rhode Island residents impacted by this incident.