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January 24, 2017

VIA E-MAIL (idtheft@oag.state.md.us)

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

**Re: ABNB Federal Credit Union
Notification Pursuant to Md. Code Ann. § 14-3504(h)**

To Whom It May Concern:

ABNB Federal Credit Union ("ABNB") has retained our firm to represent it in relation to a business email compromise that occurred on January 12, 2017. An employee received an email from what appeared to be the employee's supervisor requesting copies of all W-2s for 2015 and 2016. The employee responded to the email and provided the W-2s for 2015, which also included certain information to be reported on Form 1095-C. The employee did not provide the requested information for 2016. Upon discovery of inadvertent disclosure, ABNB immediately engaged us to assist with incident response.

As a result of its investigation, ABNB has discovered that the 2015 W-2s and employee information for Form 1095-C for two individuals residing in Maryland were inadvertently disclosed. ABNB is notifying all of the individuals whose personal information was inadvertently disclosed in accordance with the requirements of applicable guidance issued by the Federal Financial Institutions Examination Council and the National Credit Union Administration, as well as the requirements of Md. Code Ann § 14-3504(b). We anticipate that the notices will be mailed on or about January 30, 2017. In addition to notifying the impacted individuals, ABNB will offer two years of free credit monitoring and provide the individuals with information on identity theft.

Since becoming aware of the incident, ABNB engaged our firm promptly to assist it in taking proactive and exhaustive steps to investigate the matter. ABNB has implemented additional procedures in an effort to prevent this type of data compromise.

If you have any questions, please feel free to contact me.

Very truly yours,



Nicole J. Harrell