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# VIA E-MAIL (ATTORNEYGENERAL@DOJ.NH.GOV)

The Honorable Gordon MacDonald Attorney General of the State of New Hampshire Office of the Attorney General 33 Capitol Street Concord, New Hampshire 03301

# Re: Notification of a Data Security Incident

Dear Attorney General MacDonald:

We represent CenLA Federal Credit Union ("CenLA FCU") in connection with a recent incident that may have impacted the personal information of one (1) New Hampshire resident, and we provide this notice on behalf of CenLA FCU pursuant to N.H. REV. STAT. ANN. § 359-C:20. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While CenLA FCU is notifying you of this incident, CenLA FCU does not waive any rights or defenses relating to the incident or this notice, or the applicability of New Hampshire law on personal jurisdiction.

# NATURE OF THE SECURITY INCIDENT OR UNAUTHORIZED USE OR ACCESS

CenLA FCU recently learned that an unauthorized party gained access to CenLA FCU's environment. Upon discovering the incident, CenLA FCU immediately began an internal investigation, and it engaged a leading forensic firm to further investigate, determine whether any files had been accessed or exfiltrated in the course of the incident, and confirm the security of CenLA FCU's systems. Through that investigation, CenLA FCU determined that, while the unauthorized party was in CenLA FCU's environment, it downloaded certain files. CenLA FCU undertook a comprehensive review of these files and identified all members with personal information contained therein. On April 30, 2021, CenLA FCU determined that the impacted files included the name and Social Security Number of one (1) New Hampshire resident. At this point, CenLA FCU is not aware of any fraud or identity theft to any individual as a result of this incident. Nevertheless, CenLA FCU is notifying all individuals whose personal information was downloaded.



## NUMBER OF NEW HAMPSHIRE RESIDENTS AFFECTED

The incident may have impacted one (1) New Hampshire resident. CenLA FCU is mailing notification letters to the impacted individuals today, May 28, 2021, via first-class United States mail. The letter includes an offer for one (1) year of complimentary credit monitoring. Enclosed is a sample of the letter being sent.

### STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, CenLA FCU promptly retained a forensic security firm to investigate the incident. CenLA FCU also worked to restore all of its systems and the information on those systems. Upon determining that an unauthorized third party had downloaded certain files stored on its systems, CenLA FCU reviewed the contents of those files and identified individuals with personal information contained therein. As noted, CenLA FCU is notifying these individuals and offering them complimentary credit monitoring. Since the incident, CenLA FCU has also reviewed its security protocols and assessed how it can further strengthen its systems to prevent a similar incident from occurring in the future.

## **CONTACT INFORMATION**

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

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Bruce A. Radke

Enclosure





<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>> <<address\_1>> <<address\_2>> <<city>>, <<state\_province>> <<postal\_code>> <<country >>

#### Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

The protection and privacy of your personal information is one of our highest priorities at CenLA Federal Credit Union ("CenLA FCU"). Because of this, we are writing to make you aware of a recent data security incident.

At this point, we are not aware of any fraudulent activity or misuse of anyone's information as a result of the incident. Nonetheless, we are writing to alert you of the incident and to encourage you to diligently monitor your personal accounts. We are also offering you a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter. Out of an abundance of caution, CenLA FCU may also re-issue new debit (and credit) cards to certain members affected by this incident. The card(s) for those members will arrive through the mail within the next few weeks.

We value the trust you place in us to protect your privacy, take our responsibility to safeguard personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call 1-???-???? from 8:00 a.m. to 5:30 p.m. Central Time, Monday through Friday, excluding major U.S. national holidays.

Sincerely,

Cindy Sansing, CEO CenLA Federal Credit Union

#### Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>™</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

## Activate IdentityWorks Credit 3B Now in Three Easy Steps

- 1. ENROLL by: <<b2b\_text\_2(EnrollmentDeadline)>> (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit
- 3. PROVIDE the Activation Code: << Member ID>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<br/>
else text\_3(EngagementNumber)>> as proof of eligibility for the identity restoration services by Experian.

#### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITY WORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Experian IdentityWorks ExtendCARE<sup>™</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

# Activate your membership today at https://www.experianidworks.com/3bcredit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

#### **Additional Important Information**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**<u>Credit Reports</u>**: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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 print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

**Fraud Alerts:** You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

<u>Credit and Security Freezes</u>: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfp\_ consumer-rights-summary\_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

**<u>Iowa Residents</u>**: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

**Maryland Residents:** Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, http://www.marylandattorneygeneral.gov/.

**New York State Residents:** New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; https://ag.ny.gov/consumer-frauds/identity-theft; (800) 771-7755.

**North Carolina Residents:** North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.