"Expect The Unexpected"

# **Notice of Data Breach**

July 27, 2017

RECEIVED

JUL **3 1** 2017

# VIA FIRST CLASS MAIL

**CONSUMER PROTECTION** 

Joseph Foster Attorney General 33 Capitol Street Concord, NH 03302

Dear Attorney General Foster:

I am writing to inform you of an information security breach occurring at Cole Sport, including information provided by online shoppers using the Cole Sport online store located at www.colesport.com.

# What Happened?

This incident relates to the unauthorized acquisition, by hackers, of certain information entered by customers on the Cole Sport online store checkout page. The hackers are believed to have accessed the information described below between March 27, 2017 to May 19, 2017. We initially became aware of the security incident on May 19, 2017 and we opened an internal investigation into the cause of the incident. However we did not understand the full scope of the incident (and the data affected) until July 14, 2017. We believe the incident has been contained and the unauthorized access terminated, and we believe that the relevant security vulnerability has been mitigated.

## What Information Was Involved?

The information that may have been affected by this security incident includes information collected through our online ordering form. The information compromised varies by individual, but may include a customer's name, shipping and billing address, email address, payment card type, payment card number, expiration date, and verification number, and potentially, the user's colesport.com account password.



# What We Are Doing.

We continue to analyze the security incident, in partnership with our web development team, to learn more about the cause of the incident and prevent a similar issue from occurring in the future. Though the relevant security vulnerability is believed to have been remediated, we will continue to monitor the situation closely for any additional suspicious activity. Furthermore, we have applied important security updates to our systems and taken other proactive measures to help safeguard our services and protect customers' personal information. As an added precaution, we have arranged for identity theft protection at no cost to qualifying U.S. individuals whose payment card information was affected.

# **Notification and Number of Residents Affected**

We believe that two (2) residents of the state of New Hampshire were affected by this breach. Where possible, these residents will be notified via first class U.S. mail, sent on or after the date of this letter above (as appropriate). A copy of the form letter mailed to the affected residents is attached to this letter.

#### Contact

If you have any questions you may contact counsel for Cole Sport directly at achambers@lewisbess.com or by phone at 303.228.2508.

Sincerely,

Adam Cole

Co-founder, Cole Sport



[SEE ATTACHED]

#### **Notice of Data Breach**

July 27, 2017

[NAME]
[STREET ADDRESS]
[CITY, STATE AND POSTAL CODE]

Dear [NAME],

Cole Sport takes the privacy and security of our customers' personal information seriously. Accordingly, we are writing to inform you of a security incident that may have affected certain personal information you provided to us when you recently shopped at our online store located at www.colesport.com.

Please see below under "What We Are Doing" for information on identity protection services we are making available to you at no charge. Additional resources are provided on the attached page.

## What Happened?

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#### What We Are Doing.

We continue to investigate the security incident to learn more and prevent a similar issue from occurring in the future. We will continue to monitor the situation closely for any additional suspicious activity. Furthermore, we have applied important security updates to our systems and taken other proactive measures to help safeguard our services and protect your personal information.

As an added precaution, we have arranged to have Experian provide you with identity protection services for 12 months at no cost to you. The identity protection services will be available on the date of this notice and must be activated <u>no later than October 31, 2017</u>. For details on how to take advantage of these services, please see the instructions included on the attached page.

#### What You Can Do.

To help protect the security of your information, you can sign up for identity protection services as described above. In addition, please closely monitor your online and financial accounts, and be aware that criminals may attempt to use your payment card information to make purchases, send you targeted emails seeking to obtain other confidential information from you (i.e. phishing scams), or may otherwise try to use your personal information.

Always report any illegal activities to law enforcement or an appropriate government authority (see below for helpful resources). If you notice any unauthorized or fraudulent charges on your payment card or other suspicious financial activity, such as new credit applications, loans, or account openings, report it to the appropriate financial institution in addition to government authorities. Remember, Cole Sport will never ask for your username, password, or other sensitive personal information via email. If you receive an email from us or anyone else requesting this information, do not open any attachments and do not provide any personal information.

Because our investigation indicates that your colesport.com account password and email may have been affected, consider taking a moment to change your password on sites or for services where you may have used the same password as you did on our site. Information on creating strong passwords can be found on the Department of Homeland Security's website: https://www.us-cert.gov/ncas/tips/ST04-002.

#### For More Information.

If you have any questions regarding this notice or if you would like more information, please do not hesitate to contact Experian at 877-890-9332.

Most importantly, we sincerely regret any concern this security incident may cause. Our customers are the most important part of our business, and we value your trust and understanding.

Sincerely,

Adam Cole

Co-founder, Cole Sport

#### IMPORTANT INFORMATION

## **Experian Identity theft Protection Services**

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for one-year from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.ExperianlDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: October 31, 2017 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/3bplusone
- Provide your activation code

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by <u>October 31, 2017</u>. Be prepared to provide engagement number <u>DB02680</u> as proof of eligibility for the identity restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

<sup>&</sup>lt;sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling

- **Identity Restoration**: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</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.

# 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.

## Obtaining a Copy of your Credit Report

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report, or request information on how to place a fraud alert or security freeze on your credit file, by contacting any of the national credit bureaus below. Remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. The contact information for three major credit bureaus are as follows:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 9532	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
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### Contact Information for the Federal Trade Commission

In addition to the credit bureaus above, you may contact or visit the website of the Federal Trade Commission to learn more about how to protect yourself against identity theft, or how to place a fraud alert or security freeze on your credit file. The contact information for the FTC is as follows:

Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

### How to Place a Fraud Alert on Your Credit File

<sup>&</sup>lt;sup>2</sup> 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.

To protect yourself from the possibility of identity theft or other fraud, you may place a fraud alert on your credit file. The fraud alert helps to prevent someone else obtaining credit in your name. If you have a fraud alert on your credit file, creditors will contact you and verify your identity before they open any new accounts or change your existing accounts, but it should not affect your credit score or your ability to obtain new credit (although it may cause a delay in any applications or approvals). As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts, so you do not need to place alerts with more than one of the credit bureaus. To place a fraud alert, go to any of the following links and complete the requested steps:

https://www.experian.com/fraud/center.html

https://www.alerts.equifax.com/AutoFraud\_Online/jsp/fraudAlert.jsp

http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page

### How to Place a Security Freeze on Your Credit File

If you wish to take more extensive measures to prevent new credit being opened in your name, you may consider placing a security freeze on your credit file. You should only place a security freeze if you want to prevent most parties from obtaining your credit report and prevent all credit, loans and related services from being approved in your name without your consent. Please consider that this may also impact or delay your ability to obtain certain government services, rental housing, employment, cell phone plans, insurance, utilities, and other services.

You will need to apply for a security freeze separately with each of the credit bureaus. The requirements to obtain a security freeze vary depending on your state of residence, and you may be required to pay a fee, provide your name and social security number, copies of important identification records (including a list of addresses, copies of government issued IDs, and/or utility bills), provide an incident report if you are a victim of identity theft, or take other measures as described on the credit bureaus' websites. You may need to follow these steps for each individual (such as a spouse or dependent) who will request a security freeze. You can find more information regarding a security freeze at the following links, or by calling each of the credit bureaus at the numbers listed in this notification letter:

https://www.freeze.equifax.com

https://www.experian.com/consumer/security\_freeze.html

http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

## **Contact Information for State Government Agencies**

You may also contact your state's attorney general or state department of revenue, as there may be more information available at the state level. Residents of California, Rhode Island, Maryland, and North Carolina are advised that they may contact their local law enforcement agencies using the following contact information:

Maryland Office of the Attorney California Attorney General's North Carolina Attorney General's Office General Office **Identity Theft Unit** California Department of Justice 9001 Mail Service Center 200 St. Paul Place, 16th Floor Attn: Office of Privacy Protection Raleigh, NC 27699-9001 Baltimore, MD 21202 P.O. Box 944255 Telephone: (919) 716-6400 Phone: (410) 576-6491 Sacramento, CA 94244-2550 Fax: (919) 716-6750 Fax: (410) 576-6566; Tel: (916) 322-3360 E-mail: idtheft@oag.state.md.us Toll-free: (800) 952-5255 https://oag.ca.gov/idtheft