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P 1.248.646.5070  
F 1.248.646.5075

CONSUMER PROTECTION

November 28, 2023

**VIA U.S. MAIL**

John M. Formella  
Office of the Attorney General  
Consumer Protection Bureau  
33 Capitol Street  
Concord, NH 03301

**Re: Cullenberg & Tensen, PLLC– Incident Notification**

Dear Mr. Formella:

McDonald Hopkins PLC represents Cullenberg & Tensen, PLLC (“Cullenberg”). I am writing to provide notification of an incident at Cullenberg that may affect the security of personal information of approximately one (1) New Hampshire resident. By providing this notice, Cullenberg does not waive any rights or defenses regarding the applicability of Indiana law or personal jurisdiction.

Cullenberg & Tensen, PLLC recently learned that an unauthorized individual obtained access to one employee email account. Upon learning of this issue, Cullenberg immediately began efforts to remediate the incident and commenced a prompt and thorough investigation. As part of the investigation, Cullenberg has been working closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, Cullenberg discovered on November 10, 2023 that the impacted email account that was accessed between August 22, 2023 and September 13, 2023 contained some

To date, Cullenberg is not aware of any incidents of identity fraud or financial fraud as a result of the incident. Nevertheless, out of an abundance of caution, Cullenberg is providing notice to the affected individual commencing on November 27, 2023 in substantially the same form as the enclosed letter (Attached as Exhibit A). Additionally, Cullenberg has provided the impacted individual with complimentary credit monitoring services. Cullenberg will advise the affected resident to remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Cullenberg will further advise the affected resident about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected resident is also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

Protecting the privacy of personal information is a top priority for Cullenberg. Cullenberg remains fully committed to maintaining the privacy of personal information in our possession

November 28, 2023

Page 2

and have taken many precautions to safeguard it. Cullenberg continually evaluates and modifies practices to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at  
Thank you for your cooperation.

Sincerely,

James J. Giszczak

Encl.

# Exhibit A

Cullenberg & Tensen, PLLC

**IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY**

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to Cullenberg & Tensen, PLLC. We are writing with important information regarding a recent security incident. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

*What Happened?*

We recently learned that an unauthorized individual obtained access to one Cullenberg & Tensen, PLLC employee email account.

*What We Are Doing.*

Upon learning of this issue, we immediately began efforts to remediate the incident and commenced a prompt and thorough investigation. As part of our investigation, we have been working closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on November 10, 2023 that the impacted email account that was accessed between August 22, 2023 and September 13, 2023 contained some of your personal information.

We currently have no evidence indicating that any personal information has been used for identity theft or financial fraud as a result of the incident, however, out of an abundance of caution, we wanted to notify you of the incident and provide you with information on steps you can take to help protect your information.

*What Information Was Involved?*

The impacted email account contained your

*What You Can Do.*

While we have no evidence of financial fraud or identity theft related to this data, we want to make you aware of the incident. To protect you from potential misuse of your information, we are offering a complimentary one-year membership to Experian IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps outlined in the next section of this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your account statements for fraudulent or irregular activity on a regular basis.



*For More Information.*

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact [REDACTED] at [REDACTED] or [REDACTED].

Sincerely,

**Cullenberg & Tensen, PLLC**  
[REDACTED]

- OTHER IMPORTANT INFORMATION -

**1. Enrolling in Complimentary Credit Monitoring.**

To enroll in Experian IdentityWorks<sup>SM</sup>, please follow the instructions below:

- Ensure that you enroll by [REDACTED] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: [REDACTED]
- Provide your activation code: [REDACTED]

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 [REDACTED] by [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 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.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **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<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 1-year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one 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.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
(888) 397-3742

**TransUnion LLC**  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

**3. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, *at no charge*. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail,



to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

1-800-349-9960

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>

1-888-397-3742

**TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>

(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **[www.annualcreditreport.com](http://www.annualcreditreport.com)**. 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.

**5. Additional Helpful Resources.**

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](http://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.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.