October 14, 2014

## VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED

Office of the New Hampshire Attorney General Consumer Protection & Antitrust Bureau 33 Capitol Street Concord, NH 03301

Re: Legal Notice of Information Security Incident

Dear Sirs or Madams,

I write on behalf of Cyberswim, Inc. (operator of the cyberswim.com, miraclebody.com, miraclesuit.com and swimandsweat.com websites; the "Websites") to inform you of a security incident involving personal information maintained by Cyberswim that affected approximately 145 New Hampshire residents. Cyberswim is notifying these individuals and outlining some steps they may take to help protect themselves.

On September 24, 2014, Cyberswim learned that unauthorized individuals installed malicious software on the server hosting the Websites. Cyberswim believes the malware could have compromised the personal information and other information of visitors that made purchases through the Websites between May 12, 2014 and August 28, 2014, including name, address, website username and password, payment card account number, card expiration date, and payment card security code.

Cyberswim takes the privacy of personal information seriously, and deeply regret that this incident occurred. Cyberswim has engaged a computer forensic investigator to perform an investigation and has taken several steps to address and contain this incident. Cyberswim has also taken measures designed to prevent this from happening again the future, such as initiating a password reset process and updating the code it uses to run the Websites and systems we use to detect malicious software.

Affected individuals are being notified via written letter. These notifications will begin mailing on or around October 14, 2014. A copy of the form of notices being sent to impacted New Hampshire residents is attached for your reference.

If you have any questions or need further information regarding this incident, please contact me at (917) 287-5844 or <a href="mailto:cmertz@miraclebody.com">cmertz@miraclebody.com</a>.

Sincerely,

Charles Mertz President

but My

**Enclosure** 

## [INSERT DATE]

[INSERT ADDRESS]

## Dear [Insert Name],

[INSERT SITE NAME] is writing to inform you of an incident involving personal information you provided while using our website. We value our relationship with you, and as a precaution, we are providing this notice and outlining some steps you may take to help protect yourself. We sincerely apologize for any inconvenience or concern this may cause you.

On September 24, 2014 we confirmed that unauthorized individuals or entities installed malicious software on the computer server hosting our website and took certain personal information entered by our customers. We understand that other e-commerce websites may have also been attacked in a similar manner and the threat was not specific to [INSERT SITE NAME]. The malicious software could have compromised the personal information and other information of visitors that made purchases through the website between May 12, 2014 and August 28, 2014, including name, address, website username and password, payment card account number, card expiration date, and payment card security code. According to our records, you made a payment card purchase at the website during that timeframe, and your information may be at risk.

[INSERT SITE NAME] takes the privacy of personal information seriously, and deeply regrets that this incident occurred. We took steps to address this incident soon after it was discovered. We have engaged a computer forensic investigator to perform an investigation, and taken measures designed to prevent this from happening again in the future, such as initiating a password reset process and updating the code we use to run the website and systems we use to detect malicious software.

We want to make you aware of steps you can take to guard against fraud or identity theft. We recommend that you review your credit and debit card account statements as soon as possible in order to determine if there are any discrepancies or unusual activity listed. You should remain vigilant and continue to monitor your statements for unusual activity going forward. If you see anything you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, you should call the bank that issued the credit or debit card immediately.

We also recommend that you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff's office, and file a police report for identity theft and get a copy of it. You may need to give copies of the police report to creditors to clear up your records. Also, please review the enclosed "Information about Identity Theft Protection" reference guide that describes additional steps you may take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection, and details on how to place a fraud alert or a security freeze on your credit file.

Finally, if you have any questions or concerns you may call (844) 286-4855 between the hours of 9:00 AM and 5:00 PM (Eastern Time), Monday through Friday (excluding holidays), to address additional questions or concerns you may have. Again, we are sorry for any inconvenience or concern this event may cause you.

Sincerely,

Charles Mertz President

## Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. 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 by contacting one or more of the three national credit reporting agencies listed below.

**Equifax Experian TransUnion** P.O. Box 740241 P.O. Box 9532 P.O. Box 6790

Atlanta, GA 30374-0241 Allen, TX 75013 Fullerton, CA 92834-6790

800-685-1111; www.equifax.com 888-397-3742; www.experian.com 800-916-8800; www.transunion.com

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed below:

**Equifax Experian TransUnion** 

Fraud Victim Assistance Division P.O. Box 740241 P.O. Box 9532

Atlanta, GA 30374-0241 Allen, TX 75013 P.O. Box 6790

Fullerton, CA 92834-6790 888-397-3742; www.experian.com 877-478-7625; www.equifax.com

800-680-7289; www.transunion.com

Credit Freezes: You may have the right to put 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 a 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. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. 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.

Experian TransUnion Equifax

P.O. Box 105788 P.O. Box 9554 Fraud Victim Assistance Division

Allen, TX 75013 P.O. Box 6790 Atlanta, GA 30348

Fullerton, CA 92834-6790 www.equifax.com www.experian.com

www.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.