STATE OF NH DEPT OF JUSTICE

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January 7, 2021

VIA OVERNIGHT MAIL

Attorney General Gordon MacDonald Office of the Attorney General 33 Capitol Street Concord, NH 03301

Re: Incident Notification

Dear Attorney General MacDonald:

We are writing on behalf of our client, EmPower HR, to notify you of a data security incident that may have involved information belonging to a New Hampshire resident.

On December 21, 2020, EmPower HR confirmed that some employee information was involved in a security incident that disrupted the operations of EmPower HR's IT systems. The incident was first identified by EmPower HR on October 30, 2020, and EmPower HR immediately took steps to secure its systems, launched an investigation, and notified law enforcement. Through the investigation, it was determined that an unauthorized party may have had access to certain limited data on the EmPower HR systems between September 29, 2020 and October 30, 2020.

EmPower HR's investigation and review of the files potentially accessed determined that they contained the name and Social Security number for one (1) New Hampshire resident.

EmPower HR mailed a notification letter to the New Hampshire resident on January 7, 2021 in accordance with N.H. Rev. Stat. Ann. § 359-C:20¹ and offered the individual one year of complimentary credit monitoring services. A copy of the notification letter is enclosed. EmPower HR has also provided a phone number for individuals to call if they have any questions regarding this incident. To help prevent something like this from happening again, EmPower HR is working

¹ This report is not, and does not constitute, a waiver of EmPower HR's objection that New Hampshire lacks personal jurisdiction over EmPower HR regarding any claims related to this data security incident.

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with expert cybersecurity consulting firms and has implemented additional solutions to further safeguard and monitor its systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

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Eric A. Packel Partner

Enclosure

EmPower HR Mail Handling Services 777 E Park Dr Harrisburg, PA 17111



January 8, 2021



A-3568

Dear

EmPower HR is committed to protecting the confidentiality and security of the personal information we maintain. We are contacting you because we recently addressed an incident that may have involved some of your information. This notice describes the incident, outlines the measures we have taken in response, and provides information about additional steps you can take.

What Happened?

On December 21, 2020, we confirmed that your information was involved in a security incident that we first identified on October 30, 2020. This incident disrupted the operations of our IT systems. We immediately took steps to secure our systems, launched an investigation, and notified law enforcement. Through our investigation, we determined that an unauthorized party may have had access to certain limited data on our systems between September 29, 2020 and October 30, 2020.

What Information was Involved?

Our investigation and review of the files potentially accessed determined that they contained your name and Social Security number.

What You can Do:

Though we have no indication that your information has been misused, we are notifying you out of an abundance of caution and offering you a complimentary membership of Experian's[®] IdentityWorksSM. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is completely free and enrolling in this program will not hurt your credit score. For more information on IdentityWorks, including instructions on how to activate your complimentary one-year membership, the contact number for Experian customer support, as well as some additional steps you can take to protect your information, please see the pages that follow this letter.

What We Are Doing:

We understand the importance of protecting the information we maintain, and we take this incident very seriously. To help prevent something like this from happening again, we are working with expert cybersecurity consulting firms and have implemented additional solutions to further safeguard and monitor our systems.

For More Information:

We sincerely apologize that this incident occurred and for any inconvenience this may cause you. If you have any questions about this incident, please call 1-888-899-8985, Monday through Friday, at 8am to 5pm Eastern Time.

Sincerely,

Scott Carter President EmPower HR

To help protect your identity, we are offering a **complimentary one-year** membership of Experian IdentityWorksSM 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: March 30, 2021 (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:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at **877-890-9332**. Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12 MONTH EXPERIAN IDENTITYWORKS 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:

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

Activate your membership today at <u>https://www.experianidworks.com/3bcredit</u> or call 877-890-9332 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 <u>www.ExperianIDWorks.com/restoration</u> 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 877-890-9332.

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit <u>www.annualcreditreport.com</u> or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts 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 one year. You may have an extended alert placed on your credit report if you field theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, <u>www.experian.com</u>
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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. *How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <u>http://www.dos.ny.gov/consumerprotection</u>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <u>https://ag.ny.gov</u>

North Carolina: You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov