

A business advisory and advocacy law firms

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CONSUMER PROTECTION

March 9, 2021

VIA U.S. MAIL

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

Re: International Cordage East, Inc. - Incident Notification

Dear Sir or Madam:

McDonald Hopkins PLC represents International Cordage East, Inc. ("InCord"). I am writing to provide notification of an incident at InCord that may affect the security of personal information of two (2) New Hampshire residents. InCord's investigation is ongoing and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, InCord does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

As a result of a ransomware incident on October 14, 2020, an unauthorized party gained access to a limited number of InCord documents. Upon learning of this issue, InCord immediately commenced a prompt and thorough investigation. As part of its investigation, InCord has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, InCord discovered on February 15, 2021 that the documents that were taken contained a limited amount of personal information. The information included the residents' full names and Social Security numbers.

InCord has no indication that any information has been misused. Nevertheless, out of an abundance of caution, InCord wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. InCord will provide the affected residents with written notification of this incident commencing on or about March 8, 2021 in substantially the same form as the letter attached hereto. InCord is providing the residents with 12 months of a credit monitoring service, and advising the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. InCord is advising the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents whose financial account information was impacted are being advised to contact their financial institutions to inquire about steps to take to

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protect their accounts. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At InCord, protecting the privacy of personal information is a top priority. InCord is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. InCord will continue to evaluate and modify its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (248) 220-1354 or jgiszczak@mcdonaldhopkins.com. Thank you for your cooperation.

Sincerely,

James J. Giszczak

Encl.

International Cordage East, Ltd. Mail Handling Services 777 E Park Dr Harrisburg, PA 17111







We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to International Cordage East, Ltd. ("InCord"). 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?

As a result of a ransomware incident on or about October 14, 2020, an unauthorized party obtained access to a limited number of InCord documents.

What We Are Doing.

Upon learning of the issue, we commenced an immediate and thorough investigation. As part of our investigation, we engaged external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on February 15, 2021 that some of your personal information was in the documents that may have been accessed. Although we have no indication or evidence that any of that information has been taken or misused, we wanted to make you aware of the incident.

What Information Was Involved?

The documents that were accessed contained some of your personal information,

What You Can Do.

To protect you from potential misuse of your information, 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 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.

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 financial account statements and credit reports for fraudulent or irregular activity on a regular basis. To the extent this letter indicates that your medical information was impacted, we have also provided information on protecting your medical information on the following pages.

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 call our toll free respon	nce line at
This response line is staffed with professionals familiar with this incident and know you can do to protect against misuse of your information. The response line is available If you need this letter translated into Spanish, please contact InCord.	
Sincerely,	

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary 12-Month Credit Monitoring.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1.	ENROLL by: Market Market (Your code will not work after this date.)
2.	VISIT the Experian IdentityWorks website to enroll:
3.	PROVIDE the Activation Code:
enr	you have questions about the product, need assistance with identity restoration or would like an alternative to rolling in Experian IdentityWorks online, please contact Experian's customer care team at product. Be expared to provide engagement number as proof of eligibility for the identity restoration services by perian.

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:

- 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**TM: 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 n	nembership today at			
or call	to registe	r with the activ	vation 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 the contact Experian's customer care team at the contact Experian's customer.

^{*} 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.

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 <u>one</u> 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
 Experian
 TransUnion LLC

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 www.equifax.com
 www.experian.com
 www.transunion.com

 1-800-525-6285
 1-888-397-3742
 1-800-680-7289

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 FreezeExperian Security FreezeTransUnion Security FreezeP.O. Box 105788P.O. Box 9554P.O. Box 2000Atlanta, GA 30348Allen, TX 75013Chester, PA 19016http://www.freeze.equifax.comhttp://www.transunion.com/securityfreeze1-800-685-11111-888-397-37421-888-909-8872

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 <u>each</u> 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**. 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, 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.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: 800-771-775 (TDD/TYY Support: 800-788-9898.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

Rhode Island Residents: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, (401) 274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1. The unique personal identification number or password provided by the consumer reporting agency.
- 2. Proper identification to verify your identity.
- 3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

In order to request a security freeze, you may need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Complete address;
- 5. Prior addresses;
- Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
- 7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

There are three (3) Rhode Island residents impacted by this incident.

6. Protecting Your Medical Information.

To the extent this letter indicates that your medical information was impacted, we have no information to date indicating that your medical information involved in this incident was or will be used for any unintended purposes. As a general matter, however, the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your "explanation of benefits statement" which you receive from your health insurance company.
 Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.