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# RECEIVED

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CONSUMER PROTECTION-mail

October 20, 2023

VIA U.S. MAIL

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

Re: Notice of Data Event

Dear Sir or Madam:

This office represents Mizick Miller & Company, Inc. ("Mizick Miller") located at 228 S. Sandusky, Bucyrus, OH 44820, and are writing to notify your office of an incident that may affect the security of certain personal information relating to five (5) New Hampshire residents.

By providing this notice, Mizick Miller does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

# **Nature of the Data Event**

Mizick Miller was the victim of a data security incident that resulted in an unknown third party gaining unauthorized access to a cloud-based environment utilized by Mizick Miller beginning on October 23, 2022. Mizick Miller discovered the incident on May 1, 2023.

Upon learning of the issue, Mizick Miller immediately engaged the appropriate forensic consultants to investigate the root of incident, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as result.

On June 21, 2023, our investigation determined that certain files may have been exposed by the unknown third party without authorization. Thereafter, Mizick Miller conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On September 20, 2023, after completing the review, Mizick Miller learned that certain personal or sensitive information contained within the cloud-based environment was exposed as result of the incident.

The information that could have been subject to unauthorized access for New Hampshire residents includes

# Notice to New Hampshire Residents

On October 19, 2023, Mizick Miller provided written notice of this incident to 5 (five) New Hampshire residents, inclusive of a complimentary credit monitoring services through Experian for 12-months. Written notice is being provided in substantially the same form as the letter attached here.

Additionally, Mizick Miller is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Mercyhurst is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Should you have any questions regarding this notification or other aspects of the data security event, please feel free to contact the undersigned.

Respectfully submitted,

/s/John A. Darminio
John A. Darminio

Encl.



Return Mail Processing PO Box 999 Suwanee, GA 30024 www.mizickmiller.com

Certified Public Accountants

Certified Valuation Analysts

October 19, 2023

RE: Important Security Notification Please read this entire letter.

Dear Sample A. Sample,

# Notice of Data Incident

We are writing to inform you of an incident that has affected some of your personal information. While there is currently no indication your personal information identified was used, there is reason to believe it may have been accessed during this incident.

#### What Happened

Mizick Miller & Company, Inc. ("Mizick Miller") was the victim of a data security incident that resulted in an unknown third party gaining unauthorized access to a cloud-based environment utilized by Mizick Miller beginning on October 23, 2022. Mizick Miller discovered the incident on May 1, 2023.

Upon learning of the issue, Mizick Miller immediately engaged the appropriate forensic consultants to investigate the root of incident, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as result.

On June 21, 2023, our investigation determined that certain files may have been exposed by the unknown third party without authorization. Thereafter, Mizick Miller conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On September 20, 2023, after completing the review, Mizick Miller learned that certain personal or sensitive information contained within the cloud-based environment was exposed as result of the incident. Since that time, Mizick Miller has been working diligently to identify and obtain sufficient information in order to provide you with this notice.

# **What Information Was Involved**

This incident involved a combination of information may have been potentially exposed to others.

As a result, your personal

Roger R. Miller CPA, CVA

Matthew J. Orians CPA, CVA

228 S. Sandusky Bucyrus Ohio 44820 Tel 419-562-0588 Fax 419-562-0766

204 S. Sandusky Upper Sandusky Ohio 43351 Tel 419-294-5109 Fax 419-294-1998



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#### What We Are Doing

Please be assured that we have taken every step necessary to address the incident. We take our obligation to safeguard the information we receive seriously. Once the incident was discovered we quickly took action to minimize risks, including securing the compromised systems and initiating an investigation into the unauthorized access. We are remaining vigilant, monitoring for any anomalous activity in order to avoid a similar incident in the future. We have also instituted mass password resets on the platform, changed access privileged and reinforced two-factor authentication on the platform in addition to security measures already enforced and in place across Mizick Miller's network.

#### What You Can Do

Please note that Identity Restoration is available to you for [Extra2] months 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.ExperianIDWorks.com/restoration.

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 at 833-430-2162. 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).

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra2]-month 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:

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

# ADDITIONAL DETAILS REGARDING YOUR [Extra2]-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.\*
- 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\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

Please review the following Information about Identity Theft Protection for additional steps on how to protect against identity theft and fraud.

## For More Information

Again, we sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 833-430-2162 toll-free Monday through Friday from 8 am - 10 pm Central, or Saturday and Sunday from 10 am - 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [Engagement Number].

Should you have questions or concerns regarding this matter, please do not hesitate to contact

Sincerely,

Roger R. Miller President

#### Information about Identity Theft Protection

## Monitor Your Accounts

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®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

For Kentucky residents: You may contact the Attorney General at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300. For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

For New York residents: You may contact the New York Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov/.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, <a href="www.ncdoj.gov.">www.ncdoj.gov.</a>

For Oregon residents: You may contact he Attorney General at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, +1 (877) 877-9332 (toll-free in Oregon), +1 (503) 378-4400, or www.doj.state.or.us.

For South Carolina residents: You may contact the South Carolina Department of Consumer Affairs, 293 Greystone Boulevard, Suite 400, Columbia, SC, 803-734-4200, <a href="https://www.consumer.sc.gov/identity-theft-unit">https://www.consumer.sc.gov/identity-theft-unit</a>

# Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/
credit-report-services

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/
freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/
credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- Full name, with middle initial and any suffixes;
- Social Security number;
- Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

#### Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

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P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/ credit-report-services

## Experian

P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/ fraud/center.html

#### TransUnion

P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraudvictim-resource/place-fraud-alert

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Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call toll free at 1-877-322-8228.

For Colorado residents: You may obtain one or more additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at <a href="www.consumer.ftc.gov">www.consumer.ftc.gov</a>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

## Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline.

#### Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261

www.ftc.gov/idtheft

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