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August 18, 2020

# **VIA E-MAIL**

Attorney General Gordon MacDonald Office of the Attorney General Consumer Protection Bureau 33 Capitol Street Concord, NH 03301 DOJ-CPB@doj.nh.gov

Re: <u>Security Breach Notice</u>

Dear Attorney General MacDonald:

I represent NAFSA: Association of International Educators ("NAFSA") located in Washington, DC. This letter is being sent pursuant to N.H. Rev. Stat. §§ 359-C:19 - C:21 because NAFSA has determined that the personal information of six (6) New Hampshire residents may have been involved in a data security incident. The information which may have been involved included names, card numbers, expiration dates, and security codes.

NAFSA maintains an online store (https://shop.nafsa.org/), through which members can make purchases and register for events. Upon learning of potential unauthorized activity occurring in the online store, NAFSA took immediate steps to secure its system and conducted an internal investigation. NAFSA also worked with a leading forensics firm to determine what happened as well as whether, and to what extent, the payment card information of NAFSA's customers had been affected. On July 16, 2020, NAFSA's investigation determined that the incident involved the payment card information of NAFSA customers who made purchases through the online store between April 8, 2020 and May 15, 2020. On August 12, 2020, NAFSA confirmed that the affected individuals include six (6) New Hampshire residents.

NAFSA has reported the incident to the payment card brands and the Federal Bureau of Investigation in order to protect the affected individuals' payment card information and prevent fraudulent activity. Notifications were mailed on August 14, 2020 to the affected New Hampshire residents with the attached letter. As referenced in the letter, NAFSA will provide 12 months of identity protection services through Kroll.

Please contact me should you have any questions.

Sincerely,

Elizabeth R. Dill of

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LEWIS BRISBOIS BISGAARD & SMITH LLP

Encl.: Consumer notification letter



<<Date>> (Format: Month Day, Year)

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<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>
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### **Notice of Data Security Incident**

Dear <<FirstName>> <<LastName>>,

NAFSA: Association of International Educators ("NAFSA") is writing to notify you of a data security incident relating to your purchase through our online store (https://shop.nafsa.org/) that may have involved your payment card information. At NAFSA, we take the privacy and security of your information very seriously. We are writing to both inform you of the incident, and to advise you about certain steps you can take to protect your information.

What happened? On May 11, 2020, we learned of suspicious activity occurring in our online store. Upon discovering the activity, we took immediate steps to secure our system and member information. We also immediately took steps to investigate the situation. NAFSA retained and worked with a nationally-recognized forensics firm to investigate whether any purchaser's information had been accessed or acquired without authorization. On July 16, 2020, the forensic investigation determined that certain payment card information may have been exposed as a result of unauthorized activity in the online store.

**What information was involved?** The unauthorized access to our online store potentially compromised payment card information belonging to individuals who made purchases through our online store between April 8, 2020 and May 15, 2020. The payment card information that may have been compromised included names, card numbers, expiration dates, and security codes.

What we are doing. As soon as we discovered the incident, we took the steps described above. In addition, we reported the matter to the payment card brands to protect your payment card information and prevent fraudulent activity. We have also reported the incident to the Federal Bureau of Investigation, and will provide whatever cooperation is necessary to hold the perpetrators accountable.

As an added precaution, we are offering, at no cost to you, one year of Fraud Consultation and Identity Theft Restoration services through Kroll. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your Membership Number is: << Member ID>>

Additional information describing your services is included with this letter.

What you can do. You can follow the recommendations included with this letter to help protect your personal information. We recommend that you review your current and past credit and debit card account statements for discrepancies or unusual activity. If you see anything that 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 card immediately.

**For more information.** If you have questions, please contact our dedicated call center at **1-833-389-2395**, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time. Please have your membership number ready.

We take this matter very seriously. Please accept our sincere apologies for any concern or inconvenience that this incident may cause you.

Sincerely,

Jane Hoffman

Chief Financial Officer

NAFSA: Association of International Educators

1307 New York Ave NW #8, Washington, DC 20005

gam A. Hoffman

Ph.: 1-202-737-3699

#### **Steps You Can Take to Further Protect Your Information**

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, I recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at https://www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000	P.O. Box 9532	P.O. Box 105851	P.O. Box 105281
Chester, PA19016	Allen, TX 75013	Atlanta, GA 30348	Atlanta, GA 30348
1-800-909-8872	1-888-397-3742	1-800-685-1111	1-877-322-8228
www.transunion.com	www.experian.com	www.equifax.com	www.annualcreditreport.com

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com.

Security Freeze: Under federal law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. You cannot be charged to place, lift or remove a security freeze.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Contact information for the FTC is: Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, DC 20580, www.consumer.ftc.gov or www.ftc.gov/idtheft, 1-877-438-4338. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

New York Attorney	Maryland Attorney	North Carolina Attorney	Rhode Island Attorney
General	General	General	General
Bureau of Internet and Technology Resources 28 Liberty Street New York, NY 10005 ifraud@ag.ny.gov	200 St. Paul Place Baltimore, MD 21202 oag.state.md.us 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 ncdoj.gov 1-877-566-7226	150 South Main Street Providence, RI 02903 http://www.riag.ri.gov 401-274-4400

1-212-416-8433

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information, as well as others. For more information about the FCRA, and your rights under the FCRA, please visit http://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf



## TAKE ADVANTAGE OF FRAUD CONSULTATION AND IDENTITY THEFT RESTORATION SERVICES

You have been provided with access to the following services from Kroll:

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes interpreting how personal information is accessed and used, explaining your rights and protections under the law, assistance with fraud alerts, and showing you the most effective ways to protect personal information, including investigating suspicious activity that could be tied to an identity theft event.

## **Identity Theft Restoration**

An experienced Kroll licensed investigator will work on your behalf to resolve issues related to identity theft. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator will be able to dig deep to uncover all aspects of the identity theft, and then work to resolve it.