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Direct: 214.722.7141

September 10, 2020

File No. 28759.1335

## **VIA EMAIL**

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

Re: Notification of Data Security Incident – Mercedes-Benz of Wappingers Falls

Dear Attorney General MacDonald:

I represent Northwood Motors, LLC d.b.a Mercedes-Benz of Wappingers Falls ("Mercedes-Benz of Wappingers Falls"), an automotive dealership located in Wappingers Falls, New York in connection with a data security incident discussed in more detail below.

# 1. Nature of the Security Incident.

On July 13, 2020, Mercedes-Benz of Wappingers Falls was alerted to suspicious activity involving its customer management system. Mercedes-Benz of Wappingers Falls hired cybersecurity experts and a leading independent digital forensics firm to investigate the incident (i) to help ensure the customer management system is secure, (ii) to determine what happened, and (iii) to assess whether customer protected personal information was accessed without authorization. The investigation determined that Mercedes-Benz of Wappingers Falls was the victim of a cyberattack, and an unauthorized individual had gained access to the Mercedes-Benz of Wappingers Falls' customer management system. Based on the investigation, the attacker viewed data and information stored in the system and removed some data from the system. On August 5, 2020, Mercedes-Benz of Wappingers Falls confirmed that the data viewed or taken by the attacker included protected personal information belonging to some of Mercedes-Benz of Wappingers Falls' customers. The potentially impacted information included the resident's driver's license.

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#### 2. Number of Members Notified.

Mercedes-Benz of Wappingers Falls notified 1 resident of New Hampshire regarding this data security incident. A notification letter was sent via first class U.S. mail on September 8, 2020. A sample copy of the notification letter is included with this letter.

## 3. Steps Taken Relating to the Incident.

Mercedes-Benz of Wappingers Falls has strengthened the user credentials for its customer management system. In addition, Mercedes-Benz of Wappingers Falls offered impacted individual twelve (12) months of complimentary identity monitoring and identity protection services to the notified residents.

#### 4. Contact Information.

Mercedes-Benz of Wappingers Falls remains dedicated to protecting the personal information in its control. If you have any questions or need additional information, please do not hesitate to contact me at (214) 722-7141 or via email at <a href="mailto:Lindsay.Nickle@lewisbrisbois.com">Lindsay.Nickle@lewisbrisbois.com</a>.

Sincerely,

Lindsay B. Nickle of

LEWIS BRISBOIS BISGAARD & SMITH LLP

LBN:fac



Mercedes-Benz of Wappingers Falls Authorized Mercedes-Benz Dealer

[DATE]

[<mark>Name</mark>] [Address] [City, State Zip]

Re: Notice of Data Security Incident

Dear [Name],

To Enroll, Please Call: 1-877-288-8057 Or Visit:

https://www.experianidworks.com/3bcredit Enrollment Code: [CODE]

I am writing to provide you with information about a recent data security incident that may have involved your personal information. At Mercedes-Benz of Wappingers Falls, we take the privacy and security of our customer's information very seriously. This is why I am notifying you of the incident, offering you credit monitoring and identity monitoring services, and informing you about steps you can take to help protect your personal information.

**What Happened?** On July 13, 2020, Mercedes-Benz of Wappingers Falls was alerted to suspicious activity involving its customer management system. Mercedes-Benz of Wappingers Falls hired cybersecurity experts and a leading independent digital forensics firm to investigate the incident (i) to help ensure the customer management system is secure, (ii) to determine what happened, and (iii) to assess whether customer protected personal information was accessed without authorization. The investigation determined that Mercedes-Benz of Wappingers Falls was the victim of a cyberattack, and an unauthorized individual had gained access to the Mercedes-Benz of Wappingers Falls' customer management system. Based on the investigation, the attacker viewed data and information stored in the system and removed some data from the system. On August 5, 2020, Mercedes-Benz of Wappingers Falls confirmed that the data viewed or taken by the attacker included protected personal information belonging to some of our customers.

**What Information Was Involved?** The information involved includes any information you sent to any staff member of Mercedes-Benz of Wappingers Falls via email or text message in any form. The data involved could include, your [insert variable data field].

What we are doing to protect your information. As soon as we discovered the incident, we took the steps described above and notified the FBI. To help protect your identity, we are offering a complimentary one-year membership of Experian's ® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: [insert date of enrollment deadline](Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit

Provide your activation code: [Activation Code].

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-288-8057 by [insert date of enrollment deadline]. Be prepared to provide engagement number DB21467 as proof of eligibility for the identity restoration services by Experian.

**What You Can Do:** We strongly encourage you to enroll in the credit monitoring and identity monitoring services we are offering through Experian to protect your personal information. To enroll, please visit <a href="https://www.experianidworks.com/3bcredit">https://www.experianidworks.com/3bcredit</a> or call 1-877-288-8057 and provide the following activation code: [Activation Code]. Your 12 months of services include:

- **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.
- **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.
- **Up to \$1 Million Identity Theft Insurance:\*\*** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-288-8057. 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 (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).

Please note that this Identity Restoration support is available to you for one year 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 <a href="https://www.ExperianlDWorks.com/restoration">www.ExperianlDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

Please note you must enroll by [insert date of enrollment deadline]. If you have questions or need assistance, please call Experian at 1-877-288-8057. \*

<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> 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.

**For More Information:** If you have any questions about this letter, please call 1-833-800-0018. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Joseph Giordani

General Manager

Mercedes-Benz of Wappingers Falls

jgiordani@mbofwf.com

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

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we 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 <a href="http://www.annualcreditreport.com/">http://www.annualcreditreport.com/</a>, 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 <a href="https://www.annualcreditreport.com/cra/requestformfinal.pdf">https://www.annualcreditreport.com/cra/requestformfinal.pdf</a>. 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 90 days. 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 <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a>.

**Security Freeze:** Under U.S. 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.

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

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know 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 pursuant to the FCRA, please visit <a href="https://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">https://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a>

1-212-416-8433