RECEIVED
JUN 27 2022
CONSUMER PROTECTION

MULLEN COUGHLIN LLC
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

June 21, 2022

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:

We represent O'Brien Wealth Partners, LLC ("O'Brien"), located at 177 Huntington Avenue, Suite 2010, Boston, MA 02115, and are writing to notify your Office of an incident that may affect the security of certain information relating to twenty-seven (27) New Hampshire residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, O'Brien 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

On or about March 25, 2022, O'Brien identified suspicious activity pertaining to certain employee email accounts. O'Brien immediately took steps to monitor access, began an investigation, and hired a third-party forensic firm to investigate the nature and scope of the incident. The investigation determined that there was unauthorized access by an unknown individual to certain employee email accounts between March 7, 2022 and March 24, 2022. However, the investigation was unable to determine whether any specific emails within the accounts were actually accessed or viewed. Therefore, out of an abundance of caution, O'Brien then began an internal process to identify whether sensitive information may have been contained within the accessed email accounts and to identify the individuals whose information may have been impacted. On or about June 7, 2022, this review was completed and the investigation confirmed that the information that could have been subject to unauthorized access includes name, date of birth, financial account number, and/or Social Security number.

Notice to New Hampshire Residents

On or about, June 21, 2022, O'Brien provided written notice of this incident to twenty-seven (27) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, O'Brien moved quickly to investigate and respond to the incident, assess and reinforce the security of relevant O'Brien systems, and identify potentially affected individuals. O'Brien is also working to implement additional safeguards and training to its employees. O'Brien is providing access to complimentary credit monitoring services for twelve (12) months, through Experian, to individuals whose information was potentially affected by this incident.

Additionally, O'Brien is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4637.

Very truly yours,

Gregory Lederman of
MULLEN COUGHLIN LLC

GCL/kzf
Enclosure

EXHIBIT A

O'Brien WEALTH PARTNERS
ADVISORS | ANALYSTS | ADVOCATES

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 21, 2022

i0088-L14-0000004 T00001 P001 ********SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L14 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

RE: Notice of [Extra1]

Dear Sample A. Sample:

O'Brien Wealth Partners ("O'Brien") recently discovered an incident that may have affected the security of your information. We have no indication that any of your information has been inappropriately used by anyone, but we are writing to inform you about the incident, actions we are taking in response, and steps you can take to better protect against the possibility of identity theft and fraud from any source. We take this incident very seriously because we know how important your information is to you and we are providing this notice as a precautionary measure.

What Happened? Despite our information privacy policies and procedures, on March 25, 2022, O'Brien identified suspicious activity in our email system. We immediately took steps to monitor access, began an investigation, and hired a third-party forensic firm to investigate the nature and scope of the incident. However, the investigation was unable to determine whether any specific emails within the accounts were actually accessed or viewed. O'Brien then began an internal process to identify whether sensitive information may have been contained within the accessed email accounts and identify the individuals whose information may have been impacted.

What Information Was Involved? This review was completed on June 7, 2022. O'Brien is notifying you out of an abundance of caution because the investigation determined that certain information relating to you may have been present in an affected email account. The potentially impacted information may include your name, date of birth, Social Security number, and financial account number. At this time, we have no indication that your information was subject to actual or attempted misuse as a result of this incident.

What We Are Doing. Upon discovering this incident, we immediately took steps to review and reinforce the security of our employee email accounts. We are reviewing our security policies, procedures, and processes, and additional workforce training is being conducted to reduce the likelihood of a similar future incident.

As a precautionary measure, we are also offering you [Extra2] months of complimentary access to credit monitoring services through Experian. Individuals who wish to receive these services must enroll by following the enrollment instructions found in the enclosed Steps You Can Take to Help Protect Your Information. This product helps detect possible misuse of your personal information and provides you with identity monitoring and resolution of identity theft.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and your free credit reports for any unauthorized activity and to detect errors over the next 12 to 24 months. You can find out more about how to protect your information in the enclosed *Steps You Can Take to Help Protect Your Information*. There you will also find more information on the credit monitoring services we are offering and how to enroll.

For More Information. We sincerely apologize for any stress or concern this incident causes you in an already difficult time. If you have any questions, please call the O'Brien Wealth Partners LLC hotline, a dedicated call center at 1 (833) 575-2454, between the hours of 6 a.m. to 8 p.m. Pacific, Monday through Friday, and 8 a.m. to 5 p.m. Pacific, Saturday and Sunday. (Excluding Major US Holidays) Please be prepared to reference ENGAGE# when speaking with an agent. As always, you can also reach out to your O'Brien Advisor.

Sincerely,

Richard Davies
Chief Compliance Officer
O'Brien Wealth Partners

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for [Extra2] months.

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. 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).

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.

While identity restoration assistance is immediately available to you, 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:

- Ensure that you **enroll by** September 30, 2022 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your **activation code**:

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 1 (833) 575-2454 by September 30, 2022. Be prepared to provide engagement number ENGAGE# 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™:** 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.

* 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	**Experian**	**TransUnion**
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. O'Brien Wealth Partners is located at 177 Huntington Avenue, Suite 2010, Boston, MA 02115.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 9 Rhode Island residents impacted by this incident.

NH DEPT OF JUSTICE
JUN 27 2022 PM1:24