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**CONSUMER PROTECTION** 

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# **BakerHostetler**

June 4, 2020

# **VIA OVERNIGHT MAIL**

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

Re: Incident Notification

Dear Attorney General MacDonald:

We are writing on behalf of our client, The Patterson Club, to notify your office of a security incident involving a New Hampshire resident. The Patterson Club is located at 1118 Cross Highway Fairfield, Connecticut 06824.

Certain files on some of the devices in The Patterson Club's network were encrypted with ransomware on November 29, 2019. Upon discovering it, The Patterson Club immediately took steps to secure the network, a cybersecurity firm was engaged, and a thorough investigation was conducted. The investigation determined that an unauthorized individual accessed The Patterson Club's network between November 15, 2019 and November 29, 2019 and during that time accessed folders on certain devices. Some of the files in those folders were believed to contain information on individuals. The investigation was not able to identify which of the files in those folders, if any, were actually viewed. The Patterson Club therefore performed an extensive review of the contents of those folders and on May 12, 2020 finished identifying the individuals whose information was contained in a file in the folders and the data elements involved for each such individual. For the one New Hampshire resident involved, the files included the individual's first name or initial and last name, Social Security number, and date of birth.

Today, The Patterson Club is notifying the New Hampshire resident via U.S. mail.<sup>1</sup> A copy of the notification letter is enclosed. The Patterson Club is advising the New Hampshire resident to remain vigilant and to review his financial account statements for suspicious activity. In addition, The Patterson Club is offering him a complimentary one-year membership in credit monitoring and identity theft protection services through Experian. The Patterson Club has

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<sup>&</sup>lt;sup>1</sup> This report is not, and does not constitute, a waiver of The Patterson Club's objection that New Hampshire lacks personal jurisdiction over The Patterson Club regarding any claims related to this data security incident.

Attorney General Gordon MacDonald June 4, 2020 Page 2

established a dedicated call center that individuals can call with questions about the incident or enrolling in credit monitoring.

To help prevent a similar incident from occurring in the future, The Patterson Club is providing additional cybersecurity training to its employees and is taking steps to further enhance its existing security measures. Among other things, The Patterson Club will be expanding the use of multifactor authentication in its environment, will be implementing a more robust backup solution, and is evaluating the use of a next-generation endpoint detection and response tool.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

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Joseph L. Bruemmer Counsel

Attachments



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

<<first\_name>> <<last\_name>> <<suffix>> <<address\_1>> <<address\_2>> <<city>>, <<state\_province>> <<postal\_code>> <<country >>

#### Dear <<first\_name>> <<last\_name>> <<suffix>>,

The Patterson Club recognizes the importance of protecting information. We are writing to let you know that we recently identified and addressed an incident that may have involved some of your information. This notice explains the incident, the measures we have taken in response, and some additional steps you may consider taking.

Certain files on some of the devices in The Patterson Club's network were encrypted with ransomware on November 29, 2019. Upon discovering it, we immediately took steps to secure the network, a cybersecurity firm was engaged, and a thorough investigation was conducted. The investigation determined that an unauthorized individual accessed The Patterson Club's network between November 15, 2019 and November 29, 2019, and during that time accessed folders on certain devices. Some of the files in those folders were believed to contain information on individuals. The investigation was not able to identify which of the files in those folders, if any, were actually viewed. We therefore performed an extensive review of the contents of those folders and determined on May 12, 2020, that one or more of them contained some of your information, including your <<br/>b\_text\_4(DataElementsInvolved)>>.

We wanted to notify you of this incident and to assure you that we take it very seriously. We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. As a precaution, we have arranged for you to receive a complimentary one-year membership to Experian's<sup>®</sup> IdentityWorks<sup>SM</sup> credit monitoring service. 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<sup>SM</sup> 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<sup>SM</sup>, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided in this letter.

We regret that this occurred and apologize for any inconvenience. To help prevent a similar incident from occurring in the future, we are providing additional cybersecurity training to our employees and are taking steps to further enhance our existing security measures. If you have any questions, please call 1-844-994-2105, Monday through Friday, from 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,

Matt S. Dossey, CCM General Manager / COO

## Activate IdentityWorks Credit 3B Now in Three Easy Steps

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

- 1. ENROLL by: <<bp>b2b\_text\_1(EnrollmentDeadline)>> (Your code will not work after this date.)
- 2. VISIT the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit
- 3. PROVIDE the Activation Code: << Member ID>>

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 877.890.9332. Be prepared to provide engagement number <<br/>
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## ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITY WORKS 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<sup>™</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.

## Activate your membership today at https://www.experianidworks.com/3bcredit or call 877.890.9332 to register with the activation 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 877.890.9332.

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

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

#### **ADDITIONAL STEPS YOU CAN TAKE**

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

 Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

# Fraud Alerts and Credit or Security Freezes:

*Fraud Alerts:* There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

*Credit or Security Freezes:* You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- · Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

#### Additional Information for Residents of the Following States:

New York: You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov

North Carolina: You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

**Rhode Island:** This incident involves one individual in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

#### Additional Information for Specific Information Types:

**Username and Password:** If your username and password or security question and answer for an online account was involved, you should change your password and security question or answer, as applicable, or take other steps appropriate to protect your online account and all other online accounts that use the same username or email address and password or security question or answer.

Health Information: If your health information was involved, we recommend that you review any statements that you receive from your health insurer or healthcare providers. If you see services that you did not receive, please contact the insurer or provider immediately.