

STATE OF NH
DEPT OF JUSTICE

2017 FEB -8 AM 9:51

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February 7, 2017

VIA EMAIL (ATTORNEYGENERAL@DOJ.NH.GOV)
AND OVERNIGHT MAIL

Attorney General Joseph Foster
Office of the Attorney General of the State of New Hampshire
22 Capitol Street
Concord, NH 03301

Re: Security Breach Notification

Dear Attorney General Foster:

We represent Sweeney Drywall Finishes Corp. (Sweeney Drywall"). Pursuant to N.H. Rev. Stat. §359-C:20, we are writing to notify you of an unauthorized access of personal information involving 123 New Hampshire residents.

On January 26, 2017, Sweeney Drywall was subject to a phishing attack. An employee in the payroll department received a spoofed email that purported to be from Dan Sweeney, the president of the company. That email, with the subject "Urgent Request," requested copies of W-2 forms for all employees. Believing that the email actually came from the president of Sweeney Drywall, the payroll employee attached PDF copies of all employees' W-2 forms, which included names, addresses, Social Security numbers and wage and tax information for the 2016 tax year. Sweeney Drywall discovered the issue soon after and contacted law enforcement officials.

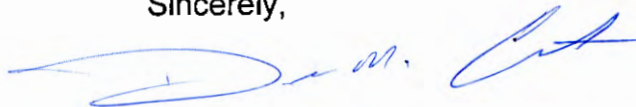
As soon as the incident was discovered, Sweeney Drywall engaged its IT staff to determine if the message could be recalled. Unfortunately, it could not. As a result of the incident, the company has adopted a policy that no employee tax data including W-2 forms or Social Security numbers will be provided in response to any emailed request without first verifying that the request is valid with the purported sender. Then, if the request is valid, the information will be sent by creating a new email and not replying to the original message to ensure that the proper recipient receives the information. The company will provide training on the new policy as well as training on identifying and avoiding phishing attacks.

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Sweeney Drywall reported the incident as a cybercrime to the FBI through the local field office. Finally, Sweeney Drywall will offer two years of identity protection and repair services from AllClear ID to all impacted employees at no cost. A copy of the letter that is being sent to New Hampshire residents is attached here.

If there are any questions, please feel free to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dena M. Castricone", with a stylized flourish at the end.

Dena M. Castricone

Enclosure

STATE OF NH
DEPT OF JUSTICE
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00426
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

February 7, 2017

NOTICE OF DATA BREACH

Dear John Sample,

Sweeney Drywall Finishes Corp. ("Sweeney Drywall") is committed to maintaining the security of our employees' personal information. Regrettably, I am writing on behalf of Sweeney Drywall to inform you of a security incident that involved the unauthorized disclosure of your personal information. This letter explains what happened, the steps that we are taking in response to the incident and the resources that we are making available to you.

WHAT HAPPENED?

On January 26, 2017, Sweeney Drywall was subject to a phishing attack that resulted in the unauthorized acquisition of W-2 forms of Sweeney Drywall employees for 2016.

WHAT INFORMATION WAS INVOLVED?

The information contained on a W-2 form that was involved included names, addresses, Social Security numbers, and wage and tax information for Sweeney Drywall employees for the 2016 tax year.

WHAT ARE WE DOING?

We reported the criminal conduct to the FBI. In addition, we are examining policies and procedures and will make necessary changes. In addition, we will provide company-wide training on how to identify and avoid phishing attacks.

Notices like this one are being sent to all individuals whose information was affected. In addition, as detailed below, we are offering two years of identity theft monitoring services. Finally, below we have included information about additional steps you can take to protect yourself.

WHAT YOU CAN DO

In addition to enrolling in the identity theft monitoring service detailed below, there are other steps that you can take. If you believe you have been the victim of identity theft, including having someone else claim a tax refund in your name, please contact law enforcement immediately. You will



likely need to file a police report about the incident. To determine if a fraudulent tax return has been filed under your name, you can call the IRS Identity Theft hotline at 1-800-908-4490. If a fraudulent tax return has been filed in your name, you likely will need to file IRS Form 14039 (Identity Theft Affidavit) with the IRS. Visit <https://www.irs.gov/individuals/identity-protection> for more information.

We encourage you to regularly review your financial accounts and credit reports, and report any suspicious or unrecognized activity immediately. You should be particularly vigilant for the next 12 to 24 months and report any suspected incidents of fraud to your financial institution or credit card company. Please also read the important information included on ways to obtain your free credit report and protect yourself from identity theft.

As your Social Security number was affected, you may wish to consider placing a fraud alert or security freeze on your accounts. More information about these options is detailed below.

OTHER IMPORTANT INFORMATION

Sweeney Drywall has contracted with AllClear ID to help you protect your identity at no cost to you for a period of 24 months. You are pre-qualified for identity repair and protection services and have additional credit monitoring options available, also at no cost to you. More information about that service is provided below.

We have also included additional steps you could consider at any time if you ever suspect you've been the victim of identity theft. We offer this out of an abundance of caution so that you have the information you need to protect yourself.

FOR MORE INFORMATION

AllClear ID agents are ready and standing by to help you. If you have any questions about the security incident or the protection services, please call AllClear ID directly at 1-855-725-6821.

If you have any additional questions or if you would like to discuss this matter further, please feel free to call 978-635-1516 Ext. 208 or send a confidential email to spelletier@sweeneydrywall.com.

Sweeney Drywall takes very seriously our role of safeguarding your personal information. We apologize for the stress and worry this situation has caused you and would like to assure you that we are doing everything we can to rectify the situation.

Sincerely,



Dan Sweeney, President

AllClear Identity Theft Protection

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-725-6821 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-725-6821 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts.

Important Identity Theft Information: Additional Steps You Can Take to Protect Your Identity

The following are additional steps you may wish to take to protect your identity.

Review Your Accounts and Credit Reports

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 request a free copy from one of the three national credit reporting agencies listed below.

- Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241. 1-800-685-1111. www.equifax.com
- Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742. www.experian.com
- TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016. 1-800-680-7289. www.transunion.com

Consider Placing a Fraud Alert

You may wish to consider contacting the fraud department of the three major credit bureaus to request that a "fraud alert" be placed on your file. A fraud alert notifies potential lenders to verify your identification before extending credit in your name.

Equifax: Report Fraud: 1-800-525-6285
Experian: Report Fraud: 1-888-397-3742
TransUnion: Report Fraud: 1-800-680-7289

You can also request a fraud alert by visiting the websites of any one of the three credit bureaus above (see website addresses above).

Security Freeze for Credit Reporting Agencies

You may wish to request a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written



authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$10.00, (or in certain states such as Massachusetts, no more than \$5.00), each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the following addresses:

- Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348
- Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- TransUnion Security Freeze, Fraud Victim Assistance Department, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016

To request a security freeze, you will need to provide the following:

- Your full name (including middle initial, Jr., Sr., Roman numerals, etc.)
- Social Security number
- Date of birth
- Address(es) where you have lived over the prior five years
- Proof of current address such as a current utility bill
- A photocopy of a government-issued ID card
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement
- If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only)

The credit reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include (1) proper identification (name, address, and Social Security number), (2) the PIN number or password provided to you when you placed the security freeze; and (3) the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze altogether, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three business days after receiving your request to remove the security freeze.

Suggestions If You Are a Victim of Identity Theft

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); online at <http://www.ftc.gov/idtheft>; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>.
- Keep complete records of your contacts. Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is also helpful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

Take Steps to Avoid Identity Theft

Further information can be obtained from the FTC about steps to take to avoid identity theft through the following paths: <http://www.ftc.gov/idtheft>; calling 1-877-IDTHEFT (438-4338); or write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their web site at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 919-716-6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Maryland residents can contact the Attorney General's office at 200 St. Paul Place, 16th Floor, Baltimore, MD, 21202, 1-888-743-0023, www.oag.state.md.us.

Rhode Island residents can contact the Attorney General's office at 401-274-4400, www.riag.ri.gov or 150 South Main Street, Providence, RI 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.

AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 24 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events (each, an "Event") that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation");
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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