McDonald Hopkins
A business advisory and advocacy law firm

McDonald Hopkins PLC
39533 Woodward Avenue
Suite 318
Bloomfield Hills, MI 48304

P 1.248.646.5070
F 1.248.646.5075

RECEIVED
APR 10 2023
CONSUMER PROTECTION

April 5, 2023

VIA U.S. MAIL

John M. Formella
Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301

Re: Thayer Academy – Incident Notification

Dear Mr. Formella:

McDonald Hopkins PLC represents Thayer Academy. I am writing to provide notification of an incident at Thayer Academy that may affect the security of personal information of two (2) New Hampshire residents. Thayer Academy's investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Thayer Academy does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

On February 4, 2023, Thayer Academy detected unauthorized access within our network environment. Upon learning of this issue, Thayer contained the threat and immediately commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of incidents. At the conclusion of an extensive forensic investigation and thorough manual review, Thayer discovered on February 24, 2023 that some personal information was accessed and acquired in connection with this incident. The impacted personal information included .

Thayer Academy has no indication that any information has been misused. Nevertheless, out of an abundance of caution, Thayer Academy is providing notice to the affected residents commencing on April 5, 2023 in substantially the same form as the document attached hereto. Thayer Academy is also offering complimentary credit monitoring to the impacted residents. Additionally, Thayer Academy will advise the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Thayer Academy will further advise the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

If you have any additional questions, please contact me at or

Very truly yours,

Colin M. Battersby

Encl.

Thayer Academy

Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY

[redacted]

April 5, 2023

Dear [redacted]

The privacy and security of the personal information we maintain is of the utmost importance to Thayer Academy ("Thayer"). We are writing with important information regarding a recent security incident that involved some of your personal information. We want to provide you with information about the incident, tell you about the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On February 4, 2023, Thayer Academy detected unauthorized access within our network environment.

What We Are Doing.

Upon learning of this issue, Thayer contained the threat and immediately commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of incidents. As a result of an extensive and ongoing forensic investigation and manual review, Thayer discovered on February 24, 2023 that some of your personal information was accessed and acquired in connection with this incident.

What Information Was Involved?

The accessed and acquired information included your personal information, specifically your [redacted].

What You Can Do.

We have no evidence that any of your personal information has been misused. Nevertheless, we are providing you notice of the incident. We are offering a complimentary two-year membership of Experian IdentityWorks^{SM} Credit 3B. 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 Credit 3B 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 Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [redacted] This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against potential misuse of your information. The response line is available Monday – Friday, 9:00 am - 7:00 pm EST.

Sincerely,

Chris Fortunato
Head of School
Thayer Academy

— OTHER IMPORTANT INFORMATION —

1. Enrolling in Complimentary 24- Month Credit Monitoring.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [redacted] (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: www.experianidworks.com/3bcredit
3. PROVIDE the **Activation Code:** [redacted]

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 [redacted] Be prepared to provide **B088918** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS 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™:** 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.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 24 month credit monitoring services, we recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax	*Experian*	*TransUnion*
P.O. Box 105788	P.O. Box 9554	Fraud Victim Assistance Dept
Atlanta, GA 30348	Allen, TX 75013	P.O. Box 6790
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	https://www.experian.com/fraud/center.html	Fullerton, PA 92834-6790
(800) 525-6285	(888) 397-3742	https://www.transunion.com/fraud-alerts
		(800) 680-7289

* 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.

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax	*Experian*	*TransUnion*
P.O. Box 105069	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5069	Allen, TX 75013	Woodlyn, PA 19094
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	http://experian.com/freeze	https://www.transunion.com/credit-freeze
(800) 525-6285	(888) 397-3742	(888) 909-8872

In order to place the security freeze, 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 reporting company will send you a confirmation letter containing 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.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.