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April 29, 2019

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# <u>VIA E-MAIL (ATTORNEYGENERAL@DOJ.NH.GOV)</u> <u>AND FEDERAL EXPRESS</u>

The Honorable Gordon MacDonald Attorney General of the State of New Hampshire Office of the Attorney General 33 Capitol Street Concord, NH 03301

Re: Notification of a Data Security Incident

Dear Attorney General MacDonald:

We represent Town & Country Federal Credit Union ("Town & Country") in connection with a recent incident that may have impacted the personal information of fourteen (14) New Hampshire residents, and provide this notice on behalf of Town & Country pursuant to N.H. REV. STAT. ANN. § 359-C:20. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Town & Country is notifying you of this incident, Town & Country does not waive any rights or defenses relating to the incident or this notice, or the applicability of New Hampshire law on personal jurisdiction.

### NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

Town & Country recently determined that, between April 1, 2018 and December 12, 2018 an unauthorized person was able to remotely access email accounts of Town & Country employees. Access to the first account began on April 1, 2018 and to the second on November 26, 2018. Upon discovery of the incident, Town & Country immediately took action, including securing the email account credentials, notifying law enforcement and retaining a leading forensic security firm to investigate and confirm the overall security of its email and computer systems.

On February 23, 2019, Town & Country learned that some personal information could have been viewed as part of the compromise, including names, addresses, Social Security numbers, dates of birth, driver's license numbers and/or financial account information. Town & Country has been diligently working to obtain current addresses for those individuals and recently determined that some New Hampshire residents may have been impacted.

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At this point, Town & Country is not aware of any fraud or identity theft to any individual as a result of this incident, and cannot confirm if any personal information was actually obtained by an unauthorized party. Nevertheless, because there was an email account compromise and Town & Country cannot isolate exactly what, if any, information may have been obtained, it is notifying all individuals whose personal information could have been accessed.

## NUMBER OF NEW HAMPSHIRE RESIDENTS AFFECTED

The incident may have impacted fourteen (14) New Hampshire residents. Town & Country is mailing notification letters to impacted individuals today, April 9, 2019. Enclosed is a copy of the notice that Town & Country is sending to the impacted individuals.

### STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, Town & Country promptly secured the email accounts to prevent further access and instituted multi-factor authentication for its email system to prevent similar incidents. It also notified law enforcement and retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email accounts, and to confirm the security of its email and computer systems. Town & Country is also providing complimentary identity theft protection services to all individuals whose social security numbers were contained in the email account.

## **CONTACT INFORMATION**

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

Michael J. Waters

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Town & Country Federal Credit Union Mail Handling Services 777 E Park Dr Harrisburg, PA 17111



April 29, 2019

«AddressBlock»

«ID»

## «GreetingLine»

Town & Country Federal Credit Union values and respects the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. We recently learned that some of your information could have been viewed by an unauthorized third-party that illegally gained access to two Town & Country employee's email accounts. Upon learning of the incident, we promptly contained the incident by securing the email accounts to prevent further access. We also hired a forensic security firm to investigate and confirm security of our email and computer systems, and have notified law enforcement. Please note that the compromise was limited to the email accounts, which operate outside of and separate from our core bank system and internal network, which were not affected.

At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not know if any personal information was ever actually viewed or acquired by the unauthorized party. Nevertheless, as part of our investigation, we searched for any personal information in the email accounts that could have been viewed. On February 23, 2019, we determined that the accounts contained some personal information, including your name, Social Security number or driver's license number, and for some people, address, date of birth, financial account number, and/or credit card number.

Although we are not aware of any instances of fraud or identity theft, 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 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 one-year membership, please see the additional information provided in this letter.

We value the trust you place in us to protect your privacy and take our responsibility to safeguard personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call 1-877-418-8555 from 8:00 a.m. to 5:00 p.m. ET.

Sincerely,

David Libby
President & CEO

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.

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

- 1. ENROLL by: **«CM\_Date»** (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: «CM\_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 877-288-8057. Be prepared to provide engagement number **«CM\_Engagemnt\_»** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 12-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<sup>TM</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 <a href="https://www.experianidworks.com/3bcredit">https://www.experianidworks.com/3bcredit</a> or call 877-288-8057 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 877-288-8057.

<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 may not be available in all jurisdictions.

#### **Additional Important Information**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

<u>Credit Reports:</u> You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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 a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

 Equifax
 Experian
 TransUnion

 1-800-349-9960
 1-888-397-3742
 1-800-888-4213

 www.equifax.com
 www.experian.com
 www.transunion.com

 P.O. Box 105788
 P.O. Box 9554
 P.O. Box 1000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

<u>Fraud Alerts</u>: 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 ninety (90) days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

<u>Credit and Security Freezes</u>: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348 Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013 TransUnion Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

<u>Maryland Residents</u>: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 220 St. Paul Place, Baltimore, MD 21202, (888) 743-0023.

<u>North Carolina Residents</u>: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226.