

JUN 17 2022

CONSUMER PROTECTION

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June 10, 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 Yachiyo of America ("Yachiyo") located at 2285 Walcutt Road Columbus, OH 43228, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) New Hampshire resident. This notice may be supplemented by new significant facts learned subsequent to this submission. By providing this notice, Yachiyo 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 April 29, 2022, Yachiyo discovered a disruption to certain computer systems on its network. Yachiyo immediately took steps to secure its systems and launched an investigation with the assistance of third-party forensic specialists to determine what may have happened. Since this time, Yachiyo has worked extensively to restore system operations, and to securely rebuild its systems. The investigation determined that an unknown actor gained access to certain computer systems on the Yachiyo network, and on or about April 29, 2022, accessed and/or acquired certain files from these systems. The affected files were identified and reviewed to determine whether any personal information was contained therein and to whom it relates. This review was complete by May 16, 2022, and determined that some of the affected files likely contained information of Yachiyo's current and former employees.

The information that could have been subject to unauthorized access or acquisition includes individuals' name and identification such as driver's license or passport, Social Security number, and bank account and routing number provided for payroll purposes.

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# Notice to New Hampshire Resident

On or about June 10, 2022, Yachiyo provided written notice of this incident to one (1) New Hampshire resident. 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, Yachiyo moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, Yachiyo notified federal law enforcement regarding the event. Yachiyo is also working to implement additional safeguards and training to its employees. Yachiyo is providing access to credit monitoring services for a minimum of 12 months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Yachiyo is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Yachiyo is providing individuals with 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) 930-4839.

Very truly yours,

Rebecca J. Jones of MULLEN COUGHLIN LLC

RJJ/ama Enclosure

# **EXHIBIT A**





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



Dear Sample A. Sample:

Yachiyo of America ("Yachiyo") is writing to follow up on our recent communications regarding the disruption we have experienced to certain computer systems. We have greatly appreciated your patience as we endeavored to respond to this incident carefully and appropriately.

What Happened? On April 29, 2022, Yachiyo discovered a disruption to certain computer systems on our network. We immediately took steps to secure our systems and launched an investigation with the assistance of third-party forensic specialists to determine what may have happened. We have worked extensively to restore system operations, and continue to work with the third-party forensic specialists to securely rebuild our systems. The investigation determined that an unknown actor gained access to certain computer systems on our network, and on or about April 29, 2022, accessed and/or acquired certain files from these systems. We identified the affected files and reviewed those files to identify whether any personal information was contained therein and to whom it relates. Our review determined that some of the affected files likely contained information of our current and former employees, including you.

What Information Was Involved? Our review determined that the following types of your information may have been present in the files that were accessed or acquired by the unauthorized actor, if such information was provided to Yachiyo in the course of your employment: your name and identification such as driver's license or passport, Social Security number, and bank account and routing number provided for payroll. We have no evidence of actual or attempted fraudulent use of your information resulting from this incident.

What We Are Doing. The privacy and security of information on our systems is one of our highest priorities, and Yachiyo has strict security measures in place to protect the information in our care. Following discovery of this incident, we took immediate steps to secure our environment and are in the process of implementing additional security measures.

As an added precaution, we are also offering complimentary access to [Extra2] months of credit and identity monitoring services through Experian. Information and instructions on how to activate these complimentary services can be found in the "Steps You Can Take to Protect Personal Information" attached to this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You may also activate to receive the complimentary credit and identity monitoring services we are making available to you. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.



For More Information.	If you have question	s regarding tl	his letter,	please call o	ur dedicated	assistance	line at
(855) 797-1889, Monday	through Friday from	6 a.m. to 8 p	.m. PST;	Saturday and	Sunday from	1 8 a.m. to	5 p.m.
PST (exclusive of major	US holidays).						

Sincerely,

Toshihiko Ogawa President

#### STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

## **Enroll in Credit and Identity Monitoring**

To help protect your identity, we are offering a complimentary [Extra2]-month membership of Experian's lidentity Works M. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and 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 or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 797-1889 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 agents are immediately available to help you address credit and non-credit related 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.
- Up to \$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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (855) 797-1889. 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 (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 this Identity Restoration support 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 <a href="https://www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

## 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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> 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 credit freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

- 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.);
- 7. Social Security Card, pay stub, or W2; and
- 8. 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:

Eguifax	Experian	TransUnion		
https://www.equifax.com/personal/credit- report-services/	https://www.experian.com/help/	https://www.transunion.com/ credit-help		
1-888-298-0045	1-888-397-3742	1-833-395-6938		
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O.		
Atlanta, GA 30348-5069	9554, Allen, TX 75013	Box 2000, Chester, PA 19016		
		TransUnion Credit Freeze,		
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	P.O. Box 160, Woodlyn, PA		
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	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; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 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 and obtain a copy of it. 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.

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 <a href="mailto:oag@dc.gov">oag@dc.gov</a>.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <a href="www.oag.state.md.us">www.oag.state.md.us</a>. Yachiyo of America is located at 2285 Walcutt Road, Columbus, OH 43228.

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 <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.

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 <a href="https://www.ncdoj.gov">www.ncdoj.gov</a>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <a href="www.riag.ri.gov">www.riag.ri.gov</a>; 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 1 Rhode Island residents impacted by this incident.



