



ZELUS
Beyond Process. Performance. Results.

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7 Ronaele Rd. Medford, MA 02155
www.zelusllc.com

Attorney General John Formella
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

April 21, 2022

RE: Notification of Data Security Incident

Dear Attorney General Formella:

Zelus Consulting Group, LLC ("Zelus") is writing to notify you of a data security incident that occurred in connection with one of Zelus' service providers.

Nature of the Security Incident

On or about December 14, 2021-January 28, 2022, an accountant hired by Zelus suffered a compromise in the accountant's email environment. This compromise resulted in access to the accountant's email environment by an unknown third party. Information related to certain Zelus employees was contained in the potentially impacted files. Accordingly, we notified our current and former employees whose information was contained within the potentially impacted files out of an abundance of caution.

Information Involved and Number of New Hampshire Residents Involved

The information contained within the potentially impacted files may have included: first and last names, addresses, Social Security Numbers, and tax identification numbers. A total of one New Hampshire resident was notified about this incident on or about April 5, 2022. A sample copy of the notification provided to that resident is attached below.

Steps Taken to Address the Incident

Zelus values the privacy of its current and former employees, and deeply regrets that this incident occurred. Zelus is conducting a review of this incident, and is in the process of reviewing its policies and procedures with the goal of preventing recurrence of such an incident. In addition, arrangements have been made with TransUnion Interactive to provide individuals impacted by this incident with complimentary credit monitoring services for two years.

Contact Information

If you have any questions or concerns regarding this incident, please contact Carol Fahy, Founding Partner, at 781-738-3145 or carol.fahy@zelusllc.com.

Sincerely,

Carol Fahy
Founding Partner

Attachment: Sample Individual Notification Letter



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NOTICE OF DATA BREACH

[INDIVIDUAL NAME]
[STREET ADDRESS]
[CITY, STATE & POSTAL CODE]

[DATE]

Dear [INDIVIDUAL NAME],

Zelus Consulting Group, LLC (“Zelus”) is writing to notify you that an unauthorized acquisition of your personal information may have occurred in connection with one of our service providers. You are receiving this letter because you are a current or former employee of Zelus.

What Happened?

On or about December 14, 2021-January 28, 2022, an accountant hired by Zelus suffered a compromise in the accountant’s email environment. This compromise resulted in access to the accountant’s email environment by an unknown third party. Information related to certain Zelus employees was contained in the potentially impacted files. Accordingly, we are notifying our current and former employees whose information was contained within the potentially impacted files out of an abundance of caution.

What Information Was Involved?

As a current or former employee of Zelus, we maintain information about you in connection with the employment relationship. The information contained within the potentially impacted files may have included your: first and last name, address, Social Security Number, and tax identification number.

What We Are Doing.

Zelus values your privacy and deeply regrets that this incident occurred. Zelus is conducting a review of this incident, and will notify you if there are any significant developments. Zelus is in the process of reviewing its policies and procedures with the goal of preventing recurrence of such an incident and protecting the privacy of Zelus’ current and former employees.

What You Can Do.

Given the nature of the information that was potentially exposed, we strongly recommend that you monitor your accounts. Further, we strongly recommend that you contact the three credit bureaus and place a fraud alert on your accounts. Their contact information is:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-888-766-0008	Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289
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You are also entitled to a free credit report every year from each of these agencies at:
www.annualcreditreport.com.

Credit Monitoring.

In addition, arrangements have been made with TransUnion Interactive to provide you with credit monitoring service for two years, at no cost to you. The credit monitoring package provides you with certain benefits as described in the attached Credit Monitoring Information Statement.

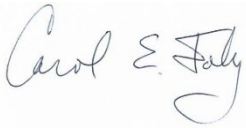
To take advantage of this offer, you must enroll by July 31, 2022.

Enrollment instructions are included in the attached Credit Monitoring Information Statement

For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please contact Carol Fahy, Founding Partner, at 781-738-3145 Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST or carol.fahy@zelusllc.com.

Sincerely,

A handwritten signature in blue ink that reads "Carol E. Fahy". The signature is written in a cursive style with a large, looped "C" and a stylized "F".

Carol Fahy
Founding Partner

Attachments: Information About Identity Theft Protection
Credit Monitoring Information Statement

Information About Identity Theft Protection

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),
<https://www.identitytheft.gov/>

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000,
www.ncdoj.gov

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes: You may have the right to put 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 a 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. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. 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: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Credit Monitoring Information Statement

As a safeguard, arrangements have been made for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the myTrueIdentity website at [myTrueIdentity.com](#) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code **[INSERT CODE]** and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at _____ When prompted, enter the following 6-digit telephone pass code _____ and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **July 31, 2022**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The subscription also includes access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have questions about your online credit monitoring benefits, need help with your enrollment, or need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time. For additional information, please see attached Step-By-Step Enrollment instructions provided by TransUnion Interactive.



*my*TrueIdentity

Step-by-Step Instructions for New Members

(www.mytrueidentity.com)





SIGN UP

Navigate to **www.mytrueidentity.com** and enter your 12-letter Activation Code, which was provided in your notification.

Click <<“Sign Up Now”>>

TransUnion

Username

Password

Log In

[Need help logging in?](#)

Monitor your credit health and keep your identity safe. Rest easy with credit monitoring alerts, TransUnion credit report and score, and access to resources you need to protect your information.

TransUnion

myTrueIdentity

myTrueIdentity

ID Protection Alerts (3)

Credit Alerts (2)

My TransUnion Credit Score

810

Score as of 10/10/16

My Credit Overview

\$1,898

Estimated as of 10/10/16

Used Payments

0

Utilization

22%

Opened Accounts

0

Inquiries

2

Depth of Credit

12yr

Available Credit

\$8,213

Enter Activation Code

[Don't have an Activation Code?](#) [What is an Activation Code?](#)

Sign Up Now

myTrueIdentity Key Features:

- Credit monitoring with alerts informing you of changes to your credit file
- National score comparison, score factors and score trending
- TransUnion credit report and score
- TransUnion credit lock
- Quick tips & in-depth articles on credit health and identity protection
- Access to identity protection support (if you believe you've become a fraud victim)

myTrueIdentity helps you monitor your credit health and keep your identity safe. Rest easy, knowing you'll get alerts any time your credit file changes. And should the unthinkable happen, you'll have the identity protection support you need.

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TransUnion

[FAQs](#) [Terms and Conditions](#) [Privacy Policy](#)



STEP 1: CREATE YOUR ACCOUNT

Create a Username, (5 or more characters, no spaces)

Create a Password, (8 or more characters, letters and numbers, no spaces)

Enter your First Name, Middle Name (if you have one), and Last Name

Choose a Secret Question;
Provide your Secret Answer

Enter your email address and phone number

Click <<"Continue to Step 2">>

TransUnion

Member Login

It's your credit information. See it today for **FREE**.

Step 1 Create your account

Step 2 More about you

Step 3 Verify your identity

myTrueIdentity

All fields are required (except where noted).

-choose a secret question-

TransUnion Credit Score

832

900 / A

B

Score Factors

Where You Stand

37% Very Good 825

12% Good 795

19% Fair 715

Detect fraud.

Monitor your credit information. Learn how you can protect your identity and credit health.

Continue to Step 2

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TransUnion



STEP 2: MORE ABOUT YOU

Enter your date of birth and current mailing address

If you have not lived at your address for more than 6 months, also input your previous address

Enter the last 4 digits of your Social Security Number

Read Terms and Conditions

Click <<"I Accept & Continue to Step 3">>

TransUnion^{tu}

Member Login

Please tell us just a little more to complete the process.

Step 1 Create your account

Step 2 More about you

Step 3 Verify your identity

All fields required

Date of Birth (MM/DD/YYYY)

MM

DD

YYYY

Address and Unit Number

City

State

Zip

Have you lived here for more than six months?

☒ Yes ☐ No

Last four digits of Social Security Number

XXX

XX

You understand that by clicking on the "I Accept & Continue to Step 3" button below, you agree to TransUnion Consumer Interactives [Terms and Conditions](#) and you are providing "written instructions" authorizing TransUnion Interactive, Inc. to obtain information from your personal credit profile from TransUnion in order to confirm your identity and display your credit data to you.

I Accept & Continue to Step 3

Almost there!

Before you can access your Credit Alerts and Identity Protection services, we need to verify your identity.

Alerts

Support

Resources

Score Trending

TransUnion® Secure Server

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FAQs

Terms and Conditions

Privacy Policy

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STEP 3: VERIFY YOUR IDENTITY

A series of questions will be asked to ensure you are really you. Please answer the question by clicking on the appropriate circle.

Click <<“Verify My Identity”>>

TransUnion^{tu}

For your protection, we need to make sure you are really **Kirsten**. Please verify your identity by answering a few questions only you would know.

Step 1 Create your account

Step 2 More about you

Step 3 Verify your identity

- You have one chance to answer each question correctly.
- If none of the answers look correct, select "none of the above".

- If you need to consult your records for an answer, login later to continue where you left off.
- If you have difficulty, a toll-free number will be provided.

What state was your social security number issued (this could be the state in which you were born or had your first job)?

☐ New Mexico

☐ California

☐ Louisiana

☐ North Carolina

☐ None of the above

What is the monthly payment of your most recent auto loan or lease?

☐ \$400 - \$499

☐ \$500 - \$599

☐ \$600 - \$699

☐ \$200 - \$299

☐ None of the above

What is the monthly payment on your student loan?

☐ \$300 - \$349

☐ \$400 - \$449

☐ \$200 - \$249

☐ \$350 - \$399

☐ None of the above

Verify My Identity

TransUnion® Secure Server

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WELCOME TO myTrueIdentity

Upon successful completion of the three steps, you will be brought to the myTrueIdentity dashboard "Home" page where you can access all of the benefits that were provided to you.



Need help? Having problems? Have a question?

*If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607
Monday - Friday, 8am - 9pm ET and Saturday - Sunday, 8am - 5pm ET.*



myTrueIdentity Enrollment Step-by-Step Guide

MEMBER LOGIN

When returning to mytrueidentity.com, enter your Username and Password located in the upper right corner.

Click <<"Log In">>

If you have forgotten your Username or Password, please click on the "Need help logging in?" link located in the upper right corner below the Username and Password boxes and complete the information requested in the 3 Steps. You will be asked to change your login information before accessing your account.

TransUnion

Username Password Log In

[Need help logging in?](#)

Monitor your credit health and keep your identity safe. Rest easy with credit monitoring alerts, TransUnion credit report and score, and access to resources you need to protect your information.

Enter Activation Code

Don't have an Activation Code? What is an Activation Code?

Sign Up Now

myTrueIdentity Key Features:

- Credit monitoring with alerts informing you of changes to your credit file
- National score comparison, score factors and score trending
- TransUnion credit report and score
- TransUnion credit lock
- Quick tips & insight articles on credit health and identity protection
- Access to identity protection support (if you believe you're a fraud victim)

myTrueIdentity helps you monitor your credit health and keep your identity safe. Rest easy, knowing you'll get alerts any time your credit file changes. And should the unthinkable happen, you'll have the identity protection support you need.

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TransUnion

myTrueIdentity

Credit Education

myTrueIdentity / Login

Welcome back to myTrueIdentity

Member Login

Username

Password

[I forgot my username and password](#)

Enter

Support

FAQs Terms and Conditions Privacy Policy

Need help? Having problems? Have a question?

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Friday, 8am - 9pm ET and Saturday - Sunday, 8am - 5pm ET.

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