

NH Department of Justice  
Office of the Attorney General  
Consumer Protection and Antitrust Bureau  
1 Granite Place South  
Concord, NH 03301

We are writing to inform you of a cybersecurity breach of The Zoo Health Club Nashua's accounts that may have affected the protected information of 22 New Hampshire residents. The incident in question occurred around March 13, 2024, and was promptly addressed. Immediate measures were taken to contain and mitigate the breach. Our investigation is ongoing, but we have determined that malware on a device may have been used to access The Zoo Health Club Nashua's accounts where some individuals' personal information was stored.

At this time, there is no evidence that any sensitive information was accessed, however, we cannot with 100 percent confidence determine that it was not accessed by unauthorized individuals, therefore we are taking measures to proceed as if the information was obtained. The information that was at risk of being accessed includes

We have taken steps to further secure our accounts and enhance our policies and procedures regarding how we store protected information to secure all sensitive personal information that is shared with us in the course of conducting our business in order to prevent future occurrences.

We have notified all the of the individuals who may have been affected by this cybersecurity breach and provided them with information on how to monitor and report suspicious activity on their credit reports and advised them to place a fraud alert on their credit reports with instructions on how to do so. Samples of the notification we sent to the affected individuals and a follow-up notification are attached.

We understand the gravity of this situation and the importance of protecting personal information. We are working diligently to resolve this matter and ensure the security of our systems. We will continue to cooperate fully with the NH Department of Justice and provide any additional information required for their investigation.

Sincerely,

Maria Reardon  
Owner  
The Zoo Health Club Nashua

Dear <<Affected Individual>>,

We are writing to inform you of a recent security incident that may have affected your personal information. On March 13, 2024, we discovered a cybersecurity breach that compromised some of our accounts. Upon detection, we immediately took steps to secure our network and investigate the extent of the incident.

In compliance with New Hampshire's data breach notification laws, we are notifying all potentially affected individuals and reporting the breach to the New Hampshire Attorney General's Office as required.

The personal information that may have been accessed includes:

There is currently no evidence that your personal information was accessed or is compromised, however, we cannot be sure that it was not, so we encourage you to secure your personal accounts, notify your bank of the risk of fraudulent activity on your accounts, monitor your accounts closely for any suspicious activity, and request a Fraud Alert be placed on your credit report with the 3 credit bureaus.

We understand the importance of your privacy and are committed to maintaining the trust you place in us. We have enhanced our security and the way we store your personal information to be sure that this will not happen again. If you have any questions or need to report any suspicious activity on your accounts since March 13, 2024, please reach out to us. You can reach Maria at .

We sincerely apologize for any inconvenience this may have caused and appreciate your understanding as we work diligently to resolve this matter.

Best regards,

Joe and Maria Reardon  
Owners  
The Zoo Health Club Nashua

Dear <<Affected Individual>>,

As a follow-up to our previous notification, we are providing information that includes steps you can take to protect yourself from identity theft, per the NH Dept of Justice Consumer Protection and Antitrust Bureau.

### **Step 1 – Contact the Credit Bureaus**

Report the incident to the fraud department of the three major credit bureaus.

1. Ask the credit bureaus to place a "fraud alert" on your credit report.
2. Order copies of your credit reports so you can review them to see if any additional fraudulent accounts have been opened in your name or if any unauthorized charges have been made to other accounts.
3. Request a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

#### [Equifax](#)

PO Box 740241

Atlanta, GA 30374-0241

To order your report: 1-800-685-1111

To report fraud: 1-800-525-6285

TDD: 800-255-0056

#### [TransUnion](#)

Fraud Victim Assistance

PO Box 2000

Chester, PA 19016

To order your report: 1-800-888-4213

To report fraud: 1-800-680-7289

#### [Experian](#)

PO Box 9532

Allen, TX 75013

To order your report: 1-888-EXPERIAN (397-3742)

To report fraud: 1-888-EXPERIAN (397-3742)

TDD: 800-972-0322

### **Step 2 – Contact Your Creditors**

Contact the fraud department of each of your creditors. Gather the contact information for each of your credit accounts (credit cards, utilities, cable bills, etc.) and call the fraud department for each creditor.

Report the incident to each creditor, even if your account at that institution has not been tampered with. Close the accounts that you believe have been compromised. Ask the credit bureaus to place an "alert" on any accounts that remain open.

Follow-up in writing immediately. The Federal Trade Commission provides an Identity Theft Affidavit, a standardized form used to report new accounts fraudulently opened in your name. Check with the company to see if they accept this form. If not, request that they send you their fraud dispute form.

Confirm all conversations in writing. Follow behind your phone call with a letter and any necessary documentation to support your claim.

### **Step 3 – Contact Your Bank**

Contact your bank or financial institution.

If your checks have been stolen, or if you believe they have been used, contact your bank or credit union and stop payment right away.

Put stop payments on any outstanding checks that you are unsure about.

Contact the major check verification companies and request they notify retailers who use their databases not to accept your checks:

- **TeleCheck:** 1-800-710-9898 or 927-0188
- **Cetergy, Inc.:** 1-800-437-5120
- **International Check Services:** 1-800-631-9656

Call SCAN at 1-800-262-7771 to learn if bad checks have been passed in your name.

If you suspect your accounts have been compromised, cancel your checking and savings accounts and obtain new account numbers.

### **Step 4 – Report Any Incident to Law Enforcement**

Report any incident of fraud to law enforcement.

Contact your local police department or sheriff's office to file a report.

When you file the report, provide as much documentation as possible, including copies of debt collection letters and credit reports.

Request a copy of the police report. Some creditors will request to see the report to remove the debts created by the identity thief.

### **What else can I do?**

- File a complaint with the FTC's Identity Theft Clearinghouse.  
The Clearinghouse is the federal government's repository for ID theft complaints. Complaint information is entered into a central database, the Consumer Sentinel, which is accessed by many local and state law enforcement agencies. Call the FTC's toll-free hotline at 1-877-IDTHEFT or [complete an online complaint form](#).
- Get assistance through New Hampshire's Consumer Hotline.  
New Hampshire's Attorney General provides a toll-free consumer protection hotline. Contact the hotline toll free at 1-888-468-4454.  
Report Mail Theft to the US Postal Inspection Service.  
The US Postal Inspection Service will investigate if your mail has been stolen by an identity thief and used to obtain new credit or commit fraud. Incidents should be reported to your nearest [US Postal Inspection Service district office](#).
- Protect your Social Security number.  
The Social Security Administration can verify the accuracy of the earnings reported on your social security number. To check for inaccuracies or fraud, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration. Call 1-800-772-1213 or visit [www.ssa.gov](http://www.ssa.gov).

### **Minimize your risk**

Learn more about what you can do to protect the privacy of your personal information by visiting the [Federal Trade Commission's Identity Theft](#) website or the [AARP Identity Theft](#) website. Monitoring your credit report is a key element in protecting yourself against

ID theft. Federal law allows you one free credit report each year from each of the three major credit bureaus. To obtain your free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and follow the instructions.

To place a Fraud Alert on your credit report, you can fill out the request at any of the 3 credit bureaus. They can also forward the request to the other credit bureaus.

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Transunion: <https://www.transunion.com/fraud-alerts>

Experian: <https://www.experian.com/fraud/center.html>

You can sign up for free credit monitoring with Experian, as well. [https://www.experian.com/lpt/identity-core-tmpl.html?conf=eiwc\\_d&pc=sem\\_exp\\_google&cc=sem\\_exp\\_google\\_ad\\_12316419082\\_127004191608\\_516900118454\\_kwd-5181187092\\_b\\_\\_k\\_CjwKCAjwoPOwBhAeEiwAJuXRh-cjGDQwfhRn5VMAZivLfQdyQSc--zvWgkMkvqnjv672l0OPuqtj7hoCLskQAvD\\_BwE\\_k\\_&ref=identity&awsearchcpc=1&gad\\_source=1&gclid=CjwKCAjwoPOwBhAeEiwAJuXRh-cjGDQwfhRn5VMAZivLfQdyQSc--zvWgkMkvqnjv672l0OPuqtj7hoCLskQAvD\\_BwE](https://www.experian.com/lpt/identity-core-tmpl.html?conf=eiwc_d&pc=sem_exp_google&cc=sem_exp_google_ad_12316419082_127004191608_516900118454_kwd-5181187092_b__k_CjwKCAjwoPOwBhAeEiwAJuXRh-cjGDQwfhRn5VMAZivLfQdyQSc--zvWgkMkvqnjv672l0OPuqtj7hoCLskQAvD_BwE_k_&ref=identity&awsearchcpc=1&gad_source=1&gclid=CjwKCAjwoPOwBhAeEiwAJuXRh-cjGDQwfhRn5VMAZivLfQdyQSc--zvWgkMkvqnjv672l0OPuqtj7hoCLskQAvD_BwE)

Please let us know if you have any questions.

Joe and Maria Reardon  
Owners  
The Zoo Health Club Nashua