



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

RECEIVED

JUL 23 2019

CONSUMER PROTECTION

Jeffrey J. Boogay  
Office: 267-930-4784  
Fax: 267-930-4771  
Email: [jboogay@mullen.law](mailto:jboogay@mullen.law)

1275 Drummers Lane, Suite 302  
Wayne, PA 19087

July 19, 2019

**INTENDED FOR ADDRESSEE(S) ONLY**

**VIA U.S. MAIL**

Attorney General Gordon J. MacDonald  
Office of the New Hampshire Attorney General  
Consumer Protection Bureau  
33 Capitol Street  
Concord, NH 03301

Re: Supplemental Notice of Data Event

Dear Attorney General Gordon J. MacDonald:

We represent ABM Industries Incorporated (“ABM”) located at One Liberty Plaza, 7<sup>th</sup> Floor, New York, New York 10006. We write to supplement our March 12, 2019 notice to your office of an incident that may affect the security of personal information relating to certain New Hampshire residents. Our March 12, 2019 notice is attached hereto as *Exhibit 1*. By providing the March 12, 2019 and this instant notice, ABM 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.

ABM’s investigation, as described in our March 12, 2019 notice, reviewing of the contents of the impacted source documents, the types of protected information contained in the email accounts, and to which individuals the information relates, continued following the initial notice. ABM continued a lengthy review of its files to ascertain address information for the impacted individuals. This included continued work with a vendor to provide advanced address look-up services to ensure notice would be mailed to the person’s most recent address on record, as well as continued analysis of impacted source documents to obtain data points related to individuals for cross-reference in ABM’s internal systems.

Based on the continued investigation and analysis, ABM determined protected information relating to an additional eight (8) New Hampshire residents was contained in the files accessible as a result of this incident for a total of thirty-one (31) impacted New Hampshire residents. On March 29, May 14, and July 15, 2019, ABM provided written notice to these individuals in substantially the same form as the letter previously utilized and attached as part of *Exhibit 1*. Additionally, in an abundance of caution and to ensure the best reach to all potentially impacted individuals, ABM provided substitute notification to major media outlets in New Hampshire and on the homepage of its website on April 26, 2019.

ABM is providing all potentially affected individuals access to one (1) free year of credit and identity monitoring services, including identity restoration services, through Kroll, and has established a dedicated hotline for potentially affected individuals to contact with questions or concerns regarding this incident. Additionally, ABM is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. ABM is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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. ABM is also providing written notice of this incident to other state regulators and consumer reporting agencies as necessary.

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4784.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'J. Boogay', with a long horizontal flourish extending to the right.

Jeffrey J. Boogay of  
MULLEN COUGHLIN LLC

JJB/ajd

# EXHIBIT 1



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Jeffrey J. Boogay  
Office: 267-930-4784  
Fax: 267-930-4771  
Email: [jboogay@mullen.law](mailto:jboogay@mullen.law)

1275 Drummers Lane, Suite 302  
Wayne, PA 19087

March 12, 2019

**VIA U.S. MAIL**

Attorney General Gordon J. MacDonald  
Office of the New Hampshire Attorney General  
Attn: Security Breach Notification  
33 Capitol Street  
Concord, NH 03301

**Re: Notice of Data Security Event**

Dear Attorney General MacDonald:

We represent ABM Industries Incorporated (“ABM”) located at One Liberty Plaza, 7<sup>th</sup> Floor, New York, New York 10006. We are writing to notify your office of an incident that may affect the security of some personal information relating to twenty-three (23) New Hampshire residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, ABM 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 June 14, 2018, ABM became aware of unusual activity in certain employee email accounts. ABM immediately launched a detailed and exhaustive investigation to determine what happened and what information may have been affected. With the assistance of computer forensics experts, ABM learned that ABM was the victim of an email phishing incident which resulted in unauthorized access to certain ABM employee email accounts from January 8, 2018 to August 7, 2018.

ABM undertook an in-depth review of the email accounts to determine if any information was subject to unauthorized access. When the investigation could not rule out the possibility of such access, ABM engaged in a programmatic and manual review of the email accounts to determine if personal information existed in the accounts at the time of the incident. That review concluded on December 26, 2018. ABM immediately took steps to confirm address information for the potentially impacted individuals for purposes of providing notification to those individuals.

ABM confirmed the email accounts contained personal information relating to twenty-three (23) New Hampshire residents including Social Security number, driver's license number, passport number, bank account/financial information, credit/debit card number, and account password.

### **Notice to New Hampshire Residents**

On or about March 12, 2019, ABM provided written notice of this incident to affected individuals, which includes approximately twenty-three (23) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*. ABM will notify additional individuals as they are identified and may update your office with this additional information should additional New Hampshire residents be identified as affected.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, ABM moved quickly to investigate and respond to the incident, assess the security of ABM's systems, and notify potentially affected individuals. ABM has strict security measures in place to protect information and upon learning of this incident, took additional steps relating to its employee email accounts. ABM reset passwords for ABM email accounts and has reviewed its existing policies and procedures. As a precautionary matter, ABM notified law enforcement and also provided relevant regulatory notices and notification to the three major credit reporting agencies.

ABM is also providing access to identity protection and credit monitoring services for one year, through Kroll, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, ABM is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. ABM is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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.

ABM has an ongoing commitment to data security and privacy. This ongoing commitment starts with ABM's Board of Directors, which requires regular cyber-security updates from its Chief Information Officer on, among other things, current and future security threats and the state of ABM's use of security enhancing technology and outside security vendors. ABM is continually exploring and implementing new technologies and vendors with increasing emphasis on strengthening its security capabilities. For example, since 2017, ABM has employed the use of malware detection software, implemented new technology, such as multi-factor authentication, and has recently implemented third-party managed security services, with coverage 24 hours per day, 7 days per week, to better enable detection and prevention of unauthorized activity on its systems. ABM's commitment to data security and privacy also includes company-wide anti-

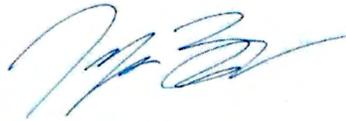
Attorney General Gordon J. MacDonald  
March 12, 2019  
Page 3

phishing and cyber-security training, which ABM has been providing to its employees and which it regularly updates to better prevent future such incidents.

**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4784.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'J. Boogay', is written over a faint circular stamp.

Jeffrey J. Boogay of  
MULLEN COUGHLIN LLC

JJB/ams  
Enclosure

# EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

RE: Notice of Data Breach

Dear <<FirstName>> <<LastName>>,

We are writing to inform you of an event that may affect the security of some of your personal information. You provided ABM Industries Incorporated or one of its subsidiaries, including GCA Services Group, Inc. ("ABM"), with certain personal information and the security of your information is important to us. While we are unaware of any actual or attempted misuse of your personal information, out of an abundance of caution, we are providing you with information about the event, steps we have taken in response, and steps you can take to protect against fraud should you feel it is appropriate.

### **What Happened?**

On or around June 14, 2018, ABM was alerted to suspicious activity related to certain employee email accounts. ABM immediately launched an investigation into the incident to determine the full nature and scope of what occurred. Through its detailed and exhaustive investigation, ABM confirmed that an unknown actor gained access to certain ABM employee email accounts as the result of a phishing attack against the email accounts. Phishing is a type of electronic attack where outside individuals impersonate a trusted person or company to obtain information, such as email credentials. The affected employees' email credentials were changed, and the email accounts have been secured.

A leading forensic investigation firm was immediately retained to assist with ABM's investigation into what happened and what information contained within the email accounts may be affected. The investigation determined that the accounts at issue experienced unauthorized access between January 8, 2018 and August 7, 2018. The contents of the accounts were reviewed through an in-depth manual and programmatic process to determine what sensitive data may have been accessible. On December 26, 2018, we confirmed the identities of the individuals who may have had information accessible as a result of the incident and promptly launched a review of our files to ascertain address information for the impacted individuals.

### **What Information Was Involved?**

While we currently have no evidence that your information was subject to actual or attempted misuse, we have confirmed that your <<ClientDef1(name and [Data Elements])>><<ClientDef2[Data Elements]>> were contained within the affected employee email accounts. This does not necessarily mean that your personal information was actually reviewed by any third parties, simply that it was accessible to be opened and potentially reviewed by the unknown actor.

### **What We Are Doing.**

We take the confidentiality, privacy, and security of information in our care very seriously. Upon learning of this incident, we took steps to secure the affected email accounts and to find out what happened and what information was accessible to the unknown actor. It is important to us to let you know this happened and we are providing notice of this incident to you, and to law enforcement, certain regulators and consumer reporting agencies.

We have secured the services of Kroll to provide identity monitoring at no cost to you for one year. More information on these services can be found in the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud."

ABM has an ongoing commitment to data security and privacy. This ongoing commitment starts with ABM's Board of Directors, which requires regular cyber-security updates from our Chief Information Officer on, among other things, current and future security threats and the state of ABM's use of security enhancing technology and outside security vendors. We are continually exploring and implementing new technologies and vendors with increasing emphasis on strengthening our security capabilities. For example, since 2017, ABM has employed the use of malware detection software, implemented new technology, such as multi-factor authentication, and has recently implemented third-party managed security services, with coverage 24 hours per day, 7 days per week, to better enable detection and prevention of unauthorized activity on our systems. Our commitment to data security and privacy also includes company-wide anti-phishing and cyber-security training, which we have been providing to our employees and which we regularly update to better prevent future such incidents.

**What You Can Do.**

You may review the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud". You may also enroll to receive the free identity theft protection and identity restoration services described above.

**For More Information.**

We understand you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-833-231-3357, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

Sincerely,

ABM Industries Incorporated

## Steps You Can Take to Protect Against Identity Theft and Fraud

Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit [my.idmonitoringservice.com](http://my.idmonitoringservice.com) to activate and take advantage of your identity monitoring services.

You have until June 5, 2019 to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-833-231-3357.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

### Experian

PO Box 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### TransUnion

P.O. Box 2000

Chester, PA 19016

1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### Equifax

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 agencies listed below:

### Experian

P.O. Box 2002

Allen, TX 75013

1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### TransUnion

P.O. Box 2000

Chester, PA 19106

1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### Equifax

P.O. Box 105069

Atlanta, GA 30348

1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

Although we have no reason to believe that your personal information has been used to file fraudulent tax returns, you can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); 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. 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 North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us). You may also write to ABM at Attn: Legal Department, One Liberty Plaza, 7th Floor, New York, New York 10006.

**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 agencies 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](http://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 Rhode Island Residents:** The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 134 Rhode Island residents impacted by this incident.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

**Single Bureau Credit Monitoring.** You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

**Fraud Consultation.** You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Identity Theft Restoration.** If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.



<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

RE: Notice of Data Breach

Dear <<FirstName>> <<LastName>>,

We are writing to inform you of an event that may affect the security of some of your personal information. As an employee of ABM Industries Incorporated or one of its subsidiaries, including GCA Services Group, Inc. ("ABM"), you provided ABM with certain personal information, and the security of your information is important to us. While we are unaware of any actual or attempted misuse of your personal information, out of an abundance of caution, we are providing you with information about the event, steps we have taken in response, and steps you can take to protect against fraud should you feel it is appropriate.

### **What Happened?**

On or around June 14, 2018, ABM was alerted to suspicious activity related to certain employee email accounts. ABM immediately launched an investigation into the incident to determine the full nature and scope of what occurred. Through its detailed and exhaustive investigation, ABM confirmed that an unknown actor gained access to certain ABM employee email accounts as the result of a phishing attack against the email accounts. Phishing is a type of electronic attack where outside individuals impersonate a trusted person or company to obtain information, such as email credentials. The affected employees' email credentials were changed, and the email accounts have been secured.

A leading forensic investigation firm was immediately retained to assist with ABM's investigation into what happened and what information contained within the email accounts may be affected. The investigation determined that the accounts at issue experienced unauthorized access between January 8, 2018 and August 7, 2018. The contents of the accounts were reviewed through an in-depth manual and programmatic process to determine what sensitive data may have been accessible. On December 26, 2018, we confirmed the identities of the individuals who may have had information accessible as a result of the incident and promptly launched a review of our files to ascertain address information for the impacted individuals.

### **What Information Was Involved?**

While we currently have no evidence that your information was subject to actual or attempted misuse, we have confirmed that your <<ClientDef1(name and [Data Elements])>><<ClientDef2[Data Elements]>> were contained within the affected employee email accounts. This does not necessarily mean that your personal information was actually reviewed by any third parties, simply that it was accessible to be opened and potentially reviewed by the unknown actor.

### **What We Are Doing.**

We take the confidentiality, privacy, and security of information in our care very seriously. Upon learning of this incident, we took steps to secure the affected email accounts and to find out what happened and what information was accessible to the unknown actor. It is important to us to let you know this happened and we are providing notice of this incident to you, and to law enforcement, certain regulators and consumer reporting agencies.

We have secured the services of Kroll to provide identity monitoring at no cost to you for one year. More information on these services can be found in the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud."

ABM has an ongoing commitment to data security and privacy. This ongoing commitment starts with ABM's Board of Directors, which requires regular cyber-security updates from our Chief Information Officer on, among other things, current and future security threats and the state of ABM's use of security enhancing technology and outside security vendors. We are continually exploring and implementing new technologies and vendors with increasing emphasis on strengthening our security capabilities. For example, since 2017, ABM has employed the use of malware detection software, implemented new technology, such as multi-factor authentication, and has recently implemented third-party managed security services, with coverage 24 hours per day, 7 days per week, to better enable detection and prevention of unauthorized activity on our systems. Our commitment to data security and privacy also includes company-wide anti-phishing and cyber-security training, which we have been providing to our employees and which we regularly update to better prevent future such incidents.

**What You Can Do.**

You may review the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud". You may also enroll to receive the free identity theft protection and identity restoration services described above.

**For More Information.**

We understand you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-???-???-????, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time.

Sincerely,

ABM Industries Incorporated

## Steps You Can Take to Protect Against Identity Theft and Fraud

Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit [my.idmonitoringservice.com](http://my.idmonitoringservice.com) to activate and take advantage of your identity monitoring services.

You have until June 5, 2019 to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-???-???-????.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

### Experian

PO Box 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### TransUnion

P.O. Box 2000

Chester, PA 19016

1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### Equifax

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 agencies listed below:

### Experian

P.O. Box 2002

Allen, TX 75013

1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### TransUnion

P.O. Box 2000

Chester, PA 19106

1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### Equifax

P.O. Box 105069

Atlanta, GA 30348

1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

Although we have no reason to believe that your personal information has been used to file fraudulent tax returns, you can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); 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. 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 North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us). You may also write to ABM at Attn: Legal Department, One Liberty Plaza, 7th Floor, New York, New York 10006.

**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 agencies 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](http://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 Rhode Island Residents:** The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 134 Rhode Island residents impacted by this incident.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

**Single Bureau Credit Monitoring.** You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

**Fraud Consultation.** You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Identity Theft Restoration.** If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.