

RECEIVED

MAY 31 2022

CONSUMER PROTECTION



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

Colin D. Scanlon  
Office: (267) 930-4259  
Fax: (267) 930-4771  
Email: cscanlon@mullen.law

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

May 25, 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 AdviceOne, LLC (“AdviceOne”) located at 100 Western Boulevard, Glastonbury, CT 06033, and are writing to notify your office of an incident that may affect the security of certain personal information relating to fifty-four (54) New Hampshire residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, AdviceOne 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 March 5, 2022, AdviceOne discovered suspicious activity in its environment and immediately initiated an investigation. Through the investigation, which was conducted with the assistance of third-party forensic specialists, AdviceOne determined that an unauthorized actor had the ability to access certain information stored on the AdviceOne network between February 23, 2022 and March 5, 2022. Therefore, out of an abundance of caution, AdviceOne undertook a comprehensive review of the data potentially at risk to assess the full universe of information present and to whom the information related. On April 26, 2022, AdviceOne determined information relating to certain individuals was impacted by this event. The information that could have been subject to unauthorized access includes name, date of birth, Social Security number, driver’s license number, financial account information, and username and password.

**Notice to New Hampshire Residents**

Mullen.law

On or about May 25, 2022, AdviceOne provided written notice of this incident to fifty-four (54) New Hampshire residents. 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, AdviceOne moved quickly to investigate and respond to the incident, assess the security of its systems and identify potentially affected individuals. Further, AdviceOne notified the Federal Bureau of Investigation regarding the event and is cooperating with its investigation. AdviceOne also implemented additional safeguards and training to its employees. AdviceOne is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for twenty-four (24) months through Experian at no cost to the individuals.

Additionally, AdviceOne is providing impacted individuals with guidance on how to better protect against identity theft and fraud. AdviceOne 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. AdviceOne is also providing notice of this incident to regulators as required and the three major consumer credit reporting agencies, Equifax, Experian, and TransUnion.

#### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of  
MULLEN COUGHLIN LLC

CDS/jpc  
Enclosure

# EXHIBIT A

  
AdviceOne LLC  
Demystifying Retirement.  
Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

May 25, 2022

H9228-L01-0000001 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345  
SAMPLE A SAMPLE - L01 INDIVIDUAL INITIAL



[C/O]  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



## NOTICE OF [Extra2]

Dear Sample A. Sample:

AdviceOne, LLC (“AdviceOne”) is writing to notify you of a recent incident that may affect some of your information. This letter provides you with information about the incident, our response, and steps you may take to protect against possible misuse of your information, should you feel it necessary to do so.

**What Happened?** On March 5, 2022, we discovered suspicious activity in our environment and immediately initiated an investigation. Through the investigation, which was conducted with the assistance of third-party forensic specialists, we determined that an unauthorized actor had the ability to access certain information stored on our network between February 23, 2022 and March 5, 2022. Therefore, out of an abundance of caution, we undertook a comprehensive review of the data potentially at risk to assess the full universe of information present and to whom the information related. On April 26, 2022, we determined information related to you was contained in this data. Although there is no evidence that an unauthorized actor viewed your information, we are providing this notice to make you aware of this incident.

**What Information Was Involved?** We determined that the type of information potentially impacted by this incident includes your: name, date of birth, Social Security number, driver’s license number, financial account information, and username and password.

**What We Are Doing.** As soon as we detected the suspicious activity, we worked to contain the incident and secure our systems. AdviceOne is committed to protecting your information. As part of this commitment, we are reviewing and strengthening our existing policies, procedures, and systems related to cyber security.

Although we have no evidence of any actual or attempted identity theft or fraud resulting from this incident, we arranged to have Experian provide identity monitoring services to you for twenty-four (24) months at no cost as an added precaution. Please review the enclosed *Steps You Can Take to Protect Personal Information* for instructions on how to enroll in these services.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, enrolling in the complimentary identity monitoring services we are offering through Experian, and reviewing your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months.

**For More Information.** We understand you may have questions about the incident that are not addressed in this letter. If you have additional questions, please call (833) 575-2858 Monday through Friday from 9:00 am to 11:00 pm or Saturday and Sunday from 11:00 am to 8:00 pm Eastern Time (excluding major US holidays). You may also write to AdviceOne at 100 Western Blvd, Glastonbury, CT 06033.

We apologize for this incident and regret any concern this causes you.

Sincerely,

Michael Grossman, CFP  
President  
AdviceOne, LLC

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H9228-L01

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### Enroll in Credit Monitoring

We are offering a complimentary 2-year membership of Experian's® IdentityWorks<sup>SM</sup>. 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: August 31, 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 (833) 575-2858 by **August 31, 2022**. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the identity restoration services by Experian.

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<sup>\*\*</sup>:** 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 (833) 575-2858. 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 2 years 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 [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). 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 [www.annualcreditreport.com](http://www.annualcreditreport.com) 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 security freeze, you will need to provide the following information:

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.); and
7. 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:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 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; [www.identitytheft.gov](http://www.identitytheft.gov); 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. 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 [oag@dc.gov](mailto:oag@dc.gov).

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*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*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](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 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 <https://ag.ny.gov/>.

*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 [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); 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 56 Rhode Island residents impacted by this incident.