



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

RECEIVED  
DEC 30 2020  
CONSUMER PROTECTION

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

December 18, 2020

**INTENDED FOR ADDRESSEE(S) ONLY**

**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 American Bank Systems, Inc. ("ABS"), located at 14000 Parkway Commons Drive, Oklahoma City, Oklahoma 73134, with respect to the recent data security incident described herein. We are writing on behalf of ABS's client, InFirst Bank ("InFirst Bank"), to notify your Office of an incident that may affect the security of certain personal information of approximately fifteen (15) New Hampshire residents. The investigation into this event is ongoing, and this notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, ABS and its client do not waive any rights or defenses regarding the applicability of New Hampshire law, the New Hampshire data breach notification statute, or personal jurisdiction.

**Nature of the Data Event**

ABS provides banking software services to its clients. On October 22, 2020, ABS discovered suspicious activity impacting the operability of certain ABS systems. Upon discovering this activity, ABS immediately took systems offline and commenced an investigation to determine the nature and scope of the activity. Working with third party investigators, ABS determined that an unknown actor encrypted certain systems using malware. The investigation determined that certain personal information related to InFirst Bank's individual customers may have been accessed or exfiltrated as a result of this event, including name, date of birth, social security number, financial account information and loan account number. ABS conducted a thorough review of the accessed or exfiltrated files, working to confirm the identities of the individual customers whose information may have been affected. On November 2, 2020, ABS began notifying certain clients that their individual customers' information may have been impacted by this incident. Because the impacted data was identified on a rolling basis, ABS notified impacted clients on a rolling basis between November 2, 2020 and November 25, 2020. ABS notified InFirst Bank on November 18, 2020. ABS

provided its clients with lists of potentially impacted individual customers. Since that time, ABS has been working with the affected clients to confirm the contact information for these individuals.

ABS requested approval from its clients to notify the potentially impacted individual customers on the clients' behalf. Once the clients granted approval, ABS developed a communications plan to issue written notice to impacted individual customers on behalf of the clients, as directed.

The investigation determined that the following types of information may have been accessed or exfiltrated as a result of this event: name, date of birth, social security number, financial account information and loan account number. To date, the investigation has found no evidence of any actual or attempted misuse of personal information as a result of this event.

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

On or around December 4, 2020, ABS began providing written notice of this incident to potentially affected individual customers, in accordance with the approval granted by ABS's clients. Notice to InFirst Bank customers began on December 18, 2020 and includes approximately fifteen (15) 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 data security incident, ABS immediately launched an investigation to determine the nature and scope of this incident, as well as determine what data may potentially be affected. The investigation included working with an external forensic investigation firm. ABS provided notice to all of its clients whose customer information was potentially affected by this event. With the clients' approval, ABS is also providing written notice to the individual customers whose information may have been affected. This notice includes an offer of complimentary access to twelve (12) months of credit and identity monitoring services, including identity restoration services, through TransUnion for impacted individuals, and the contact information for a dedicated call center for potentially affected customers to contact with questions or concerns regarding this incident.

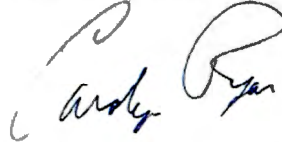
Additionally, ABS is providing potentially impacted individual customers with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, 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. At the direction of the impacted clients, ABS also may be providing notice of this event to other regulators pursuant to applicable state or federal laws.

Office of the New Hampshire Attorney General  
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**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-6836.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Carolyn Ryan". The signature is written in a cursive style with a large initial "C" and "R".

Carolyn Purwin Ryan of  
MULLEN COUGHLIN LLC

CPR/dle  
Enclosure

# **EXHIBIT A**



Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

<<Mail ID>>  
 <<Name 1>>  
 <<Name 2>>  
 <<Address 1>>  
 <<Address 2>>  
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 <<Address 5>>  
 <<City>><<State>><<Zip>>  
 <<Country>>

<<Date>>

**Re: Notice of Data Breach**

Dear <<Name 1>>:

American Bank Systems (“ABS”) provides electronic loan and deposit administration software to its bank partners, including <<Bank Name>>, and writes to notify you of an incident that may affect the privacy of some of your personal information. ABS takes the protection of your information very seriously, and although we have no evidence of identity theft or fraud as a result of this incident, this letter provides details of the incident, our response, and resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.

**What Happened?** On October 22, 2020, ABS became aware that it was victimized by a cybercriminal and certain systems were infected with malware, which resulted in disruptions to certain ABS operations. We immediately took systems offline and launched an investigation into the nature and scope of the incident. With the assistance of third-party computer forensic specialists, we are working to investigate the source of the disruption, confirm its impact on our systems, and restore full functionality to our systems as soon as possible. The investigation determined that certain documents stored within ABS’s environment were subject to unauthorized access or acquisition. On <<Discovery Date>>, our investigation determined that information related to <<Bank Name>> customers was part of the information affected. ABS provided notice of the incident to <<Bank Name>> on <<Notice Date>> and worked to determine address information to provide notice of the incident. On <<Completion Date>>, we completed this review.

**What Information Was Involved?** Our investigation determined your name and the following types of data were present in the documents that were identified as accessed or taken by the unauthorized actor: <<Data Elements>>. <<Variable Sentence>> At this time, we are unaware of any identity theft or fraud as a result of this incident.

**What We Are Doing.** Information privacy and security are among our highest priorities. Upon discovering this incident, we immediately took steps to assess the security of our systems and mitigate the impact of this incident, including by resetting ABS user passwords. We also reviewed existing security policies and implemented additional measures, including advanced endpoint monitoring, to further protect information in our care.

Although we are unaware of any identity theft or fraud as a result of this incident, we are offering you access to <<CM Length>> months of credit monitoring and identity theft protection services through TransUnion at no cost to you as an added precaution. If you wish to activate these services, you may follow the instructions included in the attached *Steps You Can Take to Protect Your Information*. We encourage you to enroll in these services as we are unable to act on your behalf to do so.

**What You Can Do.** 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 and to detect errors for the next 12 to 24 months. If you suspect fraud in your accounts, please report such activity to <<Bank Name>>. Please also review the information contained in the attached *Steps You Can Take to Protect Your Information*.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If so, please contact our toll-free dedicated assistance line at 855-914-4705 8:00 am to 8:00 pm Central Time, Monday through Friday. You may also write to ABS at 14000 Parkway Commons Drive, Oklahoma City, Oklahoma 73134.

Sincerely,

A handwritten signature in black ink, appearing to read "James Bruce". The signature is fluid and cursive, with a prominent initial "J" and "B".

James Bruce  
President/CEO & General Counsel  
American Bank Systems

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### **Enroll in Credit Monitoring**

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<CM Length>> months provided by TransUnion Interactive, a subsidiary of TransUnion,<sup>®</sup> one of the three nationwide credit reporting companies.

### **How to Enroll: You can sign up online or via U.S. mail delivery**

- To enroll in this service, go to the *myTrueIdentity* website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<Insert Unique 12-letter Activation 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 **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<Insert static six-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 <<Enrollment Deadline>>. 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. Enrolling in this service will not affect your credit score.

### **ADDITIONAL DETAILS REGARDING YOUR COMPLIMENTARY CREDIT MONITORING SERVICE:**

- Once you are enrolled, you will be able to obtain <<CM Length>> months 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, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

### **Monitor Accounts**

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. We recommend periodically obtaining credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. 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 listed below 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**  
P.O. 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 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**  
P.O. 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, 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, 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 9554  
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 19016  
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)

You can further educate yourself regarding identity theft prevention, 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); 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 Attorney General for the District of Columbia may be contacted at 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; (202) 727-3400; and <https://oag.dc.gov>.

**For Iowa Residents**, you can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662; 1-888-743-0023; or [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 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 violators. 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 Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000; or [www.ncdoj.gov](http://www.ncdoj.gov). You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

**For Rhode Island Residents**, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, Rhode Island 02903; [www.riag.ri.gov](http://www.riag.ri.gov); or 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is approximately 1 Rhode Island resident whose information may have been impacted by this incident.