



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

411 Theodore Fremd, Ste 206S
Rye, NY 10580

November 10, 2023

VIA E-MAIL

Office of the New Hampshire Attorney General
Consumer Protection & Antitrust Bureau
33 Capitol Street
Concord, NH 03301
E-mail: DOJ-CPB@doj.nh.gov

Re: Notice of Data Event

To Whom It May Concern:

We represent American Trading and Production Corporation (“ATAPCO”) located at 1 South Street, Suite 2800, Baltimore, Maryland 21202, and are writing to notify your office of an incident that may affect the security of certain personal information relating to four (4) New Hampshire residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, ATAPCO 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

Between May 4, 2022, and May 5, 2022, ATAPCO became aware of operational issues with its servers and learned of suspicious activity in another part of the organization. On or about May 12, 2022, ATAPCO became aware of further suspicious activity on its computer network. ATAPCO immediately launched an investigation and determined that certain workstations and systems had been infected with malware, which prevented access to certain files on the system. Through the investigation, ATAPCO determined that, between February 17, 2022, and May 5, 2022, an unauthorized actor accessed certain systems and downloaded information stored on those systems. In an abundance of caution, ATAPCO undertook a comprehensive and time-intensive review of the involved files with the assistance of third-party data review specialists to determine if they contain sensitive information. Following the review, ATAPCO worked diligently to conduct additional manual review of its internal files to confirm the identities of impacted individuals and to locate the address information to be able to provide notice. Once this review was completed on September 8, 2023, ATAPCO worked to secure the services of a notification vendor to assist with mailing letters to impacted individuals. Please note that we are unaware of any actual or attempted misuse of individuals’ information as a result of this incident.

The information that could have been subject to unauthorized access includes

Notice to New Hampshire Residents

In July 2022, while the investigation was ongoing, ATAPCO provided preliminary notice of the event to current employees with an offering of identity monitoring services. Following the conclusion of the investigation, data mining, and review of internal records to locate contact information for impacted individuals, on or about November 10, 2023, ATAPCO began providing written notice of this incident to four (4) 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, ATAPCO moved to investigate and respond to the incident, assess the security of ATAPCO systems, and identify potentially affected individuals. Further, ATAPCO notified law enforcement regarding the event and is working to implement additional safeguards and training to its employees. ATAPCO is providing access to credit monitoring services for , through Epiq, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, ATAPCO 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. ATAPCO 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. ATAPCO is also providing written notice of this incident to relevant state regulators and the consumer reporting agencies, as necessary.

Contact Information

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

Verv trulv yours

Michele Veltri of
MULLEN COUGHLIN LLC

MTV/jrm
Enclosure

EXHIBIT A



<<Return Address>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Country>>

<<Maildate>>

NOTICE OF <<Variable Header>>

Dear <<Name 1>>:

American Trading and Production Corporation (“ATAPCO”) is writing to inform you of a data event that may involve some of your information. Although we have no evidence of identity theft or fraud occurring as a result of this event, this letter provides details of the event, our response to it, and resources available to you to help protect your information, should you feel it is appropriate to do so.

What Happened? Between May 4, 2022, and May 5, 2022, ATAPCO became aware of operational issues with its servers and learned of suspicious activity in another part of the organization. On or about May 12, 2022, ATAPCO became aware of further suspicious activity on its computer network. ATAPCO immediately launched an investigation and determined that certain workstations and systems had been infected with malware, which prevented access to certain files on the system. ATAPCO worked with third-party forensic specialists to investigate the nature and scope of the activity.

Through our investigation, we determined that, between February 17, 2022, and May 5, 2022, an unauthorized actor may have had access to certain systems that stored personal information and took some information from our systems. In an abundance of caution, ATAPCO undertook a comprehensive and time-intensive review of the involved files with the assistance of third-party data review specialists to determine if they contain sensitive information. Following the review, ATAPCO worked diligently to conduct additional manual review of our internal files to confirm the identities of impacted individuals and to locate the address information to be able to provide this notice. This review, which was completed on September 8, 2023, determined your information was present in the involved files.

What Information Was Involved? Our investigation determined the following types of your information may have been impacted by this incident: At this time, we have no indication that your information was subject to actual misuse as a result of this incident.

What We Are Doing. We take this event and the security of personal information in our care very seriously. Upon learning of the activity, ATAPCO promptly took steps to ensure the security of our systems and investigate the event. We also reported the incident to law enforcement. As part of our ongoing commitment to the privacy of information in our care, we are implementing additional technical security measures to strengthen the security of our systems. We are also reviewing and enhancing our existing data privacy policies and procedures. We are notifying state regulators, as necessary.

As an added precaution, we are also offering twenty-four (24) months of complimentary access to credit monitoring services through Equifax. Individuals who wish to receive these services must enroll by following the attached enrollment instructions.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the complimentary credit monitoring services we are making available to you. While ATAPCO will cover the cost of these services, you will need to enroll yourself in the services we are offering, if you would like to do so.

For More Information. We understand that 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 855-457-5864 between the hours of 9:00 a.m. and 9:00 p.m., Monday – Friday Eastern Standard Time. You may also write to ATAPCO at 1 South Street, Suite 2800, Baltimore, Maryland 21202.

Sincerely,

Jeffrey M. Lawson
Vice President of Tax & Administration
American Trading and Production Corporation

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Complimentary Credit Monitoring and Identity Restoration Services



<<Name 1>>

Enter your Activation Code: <ACTIVATION CODE>
Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <ACTIVATION CODE> then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

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 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 one 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 credit 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:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
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 help 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, D.C. 20580; 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, D.C. 20001; 1-202-442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <http://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting 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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately two (2) Rhode Island residents that may be impacted by this event.