

RECEIVED

July 19, 2023

JUL 25 2023

VIA U.S. MAIL

CONSUMER PROTECTION

John M. Formella
Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301

Re: AmeriSave Mortgage Corporation – Incident Notification

Dear Mr. Formella:

McDonald Hopkins PLC represents AmeriSave Mortgage Corporation (“AmeriSave”). I am writing to provide notification of an incident at AmeriSave that may affect the security of personal information of approximately three (3) New Hampshire residents. AmeriSave’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, AmeriSave does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

AmeriSave received notice from one of its third-party vendors regarding a security vulnerability in the MOVEit Transfer solution which is utilized by AmeriSave. On May 31, 2023, MOVEit reported a zero-day vulnerability which has been actively exploited by unauthorized actors to gain access to data stored on MOVEit Transfer. MOVEit has acknowledged the vulnerability and, as of June 2, 2023, provided patches to remediate the exploit. There was no compromise of AmeriSave’s broader network security. Upon learning of this issue, AmeriSave immediately commenced an internal investigation and promptly notified potentially affected individuals. AmeriSave discovered on June 21, 2023, that certain files that contain personal information were potentially removed from the MOVEit transfer solution by an unauthorized party on June 5, 2023.

AmeriSave wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. AmeriSave is providing the affected residents with written notification of this incident commencing on or about July 19, 2023 in substantially the same form as the letter attached hereto. AmeriSave is offering residents complimentary one-year membership with a credit monitoring service. AmeriSave will advise the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis.

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AmeriSave will advise the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At AmeriSave, protecting the privacy of personal information is a top priority. AmeriSave is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. AmeriSave continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at

Very truly yours

Dominic A. Paluzzi

Encl.



1
[Redacted]
[Redacted]
[Redacted]

**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

Dear [Redacted],

The privacy and security of the personal information entrusted to us is of the utmost importance to AmeriSave Mortgage Corporation (“AmeriSave”). We are writing to provide you with information regarding a recent incident which involves the security of some of your personal information that was supplied to us. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

AmeriSave received notice from one of our third-party vendors regarding a security vulnerability in the MOVEit Transfer solution which is utilized by AmeriSave. On May 31, 2023, MOVEit reported a zero-day vulnerability which has been actively exploited by unauthorized actors to gain access to data stored on MOVEit Transfer. MOVEit has acknowledged the vulnerability and, as of June 2, 2023, provided patches to remediate the exploit. There was no compromise of AmeriSave’s broader network security.

What We Are Doing.

Upon being informed of the vulnerability, AmeriSave immediately took actions to mitigate and assess the scope of information potentially compromised, including engaging third party professionals to assist in the investigation and remediation of the vulnerability. Following our investigation, we discovered on June 21, 2023, that certain files that contain personal information were potentially removed from the MOVEit transfer solution by an unauthorized party on June 5, 2023.

What Information Was Involved?

The information that may have been accessed contained some of your personal information, including your

What You Can Do.

We have no evidence that any of your information has been used to commit financial fraud. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Redacted]. 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 outlined in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at

This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding some major U.S. holidays.

Sincerely,

AmeriSave Mortgage Corporation
3525 Piedmont Rd NE
8 Piedmont Center, Suite 600,
Atlanta, GA 30305

- OTHER IMPORTANT INFORMATION -

1. **Enrolling in Complimentary Credit Monitoring.**

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [redacted]. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for [redacted] 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 [redacted].

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [redacted] membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [redacted], no later than [redacted] CT. Your code will not work after this date.
- **Visit** the Experian IdentityWorks website to enroll:
- Provide your **activation code:** [redacted]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [redacted] by [redacted]. Be prepared to provide engagement number [redacted] as proof of eligibility for the Identity Restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR
EXPERIAN IDENTITYWORKS MEMBERSHIP**

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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** 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.

2. **Placing a Fraud Alert.**

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069

Atlanta, GA 30348-5069

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

(800) 525-6285

Experian

P.O. Box 9554

Allen, TX 75013

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

(888) 397-3742

TransUnion

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA 19016-2000

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

(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.