

A business advisory and advocacy law firm®

James J. Giszczak Direct Dial: 248-220-1354

E-mail: jgiszczak@mcdonaldhopkins.com

RECEIVED

APR 0 7 2020

CONSUMER PROTECTION

April 3, 2020

McDonald Hopkins PLC 39533 Woodward Avenue Suite 318 Bloomfield Hills, MI 48304

P 1.248.646.5070 F 1.248.646.5075

VIA U.S. MAIL

Attorney General Gordon MacDonald Office of the Attorney General 33 Capitol Street Concord, NH 03301

Re: Aroma Joe's Franchising, LLC - Incident Notification

Dear Attorney General MacDonald:

McDonald Hopkins PLC represents Aroma Joe's Franchising, LLC ("Aroma Joe's"). I am writing to provide notification of an incident at Aroma Joe's that may affect the security of personal information of approximately eighty (80) New Hampshire residents. Aroma Joe'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, Aroma Joe's does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

Aroma Joe's learned that an unauthorized individual gained access to a limited number of employees' email boxes between October 23, 2019 and December 5, 2019. Upon learning of the issue, Aroma Joe's immediately commenced a prompt and thorough investigation. As part of Aroma Joe's' investigation, Aroma Joe's has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual email review, Aroma Joe's discovered on March 2, 2020, that the compromised email account(s) contained personal information for eighty (80) New Hampshire residents. The data included in the account(s) varies by resident, and includes Social Security numbers, driver's license numbers, bank account information, credit or debit card information, and/or Aroma Joe's user names and the associated passwords.

To date, Aroma Joe's Franchising, LLC has no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, Aroma Joe's Franchising, LLC 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. Aroma Joe's Franchising, LLC will provide the affected residents with written notification of this incident commencing on or about April 1, 2020 in substantially the same form as the letter attached hereto. Aroma Joe's Franchising, LLC will offer the residents whose Social Security numbers are impacted complimentary one-year memberships with a credit monitoring service. Aroma Joe's

Attorney General Gordon MacDonald Office of the Attorney General April 3, 2020 Page 2

Franchising, LLC will advise the affected residents about the process for placing fraud alerts and/or security freezes on their credit files and obtaining free credit reports. The affected residents will also be provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Aroma Joe's Franchising, LLC, protecting the privacy of personal information is a top priority. Aroma Joe's Franchising, LLC is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Aroma Joe's Franchising, LLC continually evaluates and modifies its practices and internal controls to secure personal information.

Should you have any questions regarding this notification, please contact me at (248) 220-1354 or jgiszczak@mcdonaldhopkins.com.

Sincerely,

James J. Giszczak

Encl.



Secure Processing Center P.O. Box 3826 Suwanee, GA 30024

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY



Dear :

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Aroma Joe's Franchising, LLC. 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?

We recently learned that an unauthorized individual gained access to a limited number of employees' email boxes between October 23, 2019 and December 5, 2019.

What We Are Doing.

Upon learning of the issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual email review, we discovered on March 2, 2020, that the compromised email account(s) contained some of your personal information. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

The compromised email account contained some of your personal information, namely your full name, Social Security number and driver's license number.

What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information and identity, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit report 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 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, Eastern Time.

Sincerely,

Aroma Joe's Franchising, LLC

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary 12-Month Credit Monitoring.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1.	ENROLL by: (Yo	our code will not work after this date.)							
2.	VISIT the Experian IdentityWorks website to enroll:								
3.	PROVIDE the 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 877-288-8057. Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- 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.
- Experian IdentityWorks ExtendCARETM: 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.

reduce

or call to register with the activation code above.												
Wha	t you can o	do to p	protect you	r infor	nation	: There	are ado	ditional a	actions you can	consider taki	ng to	
the	chances	αf	identity	theft	or	fraud	on	vour	account(s)	Please	ref	

the chances of identity theft or fraud on your account(s). Please refer to for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at

A self-rest a service and another self-rest and are set

^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

^{**} Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. 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 on Your Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 1-year "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
 Experian
 TransUnion LLC

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19016

 www.equifax.com
 www.experian.com
 www.transunion.com

 1-800-525-6285
 1-888-397-3742
 1-800-680-7289

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 charge. 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 or by mail, to <u>all three</u> nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

Equifax Security FreezeExperian Security FreezeTransUnion Security FreezeP.O. Box 105788P.O. Box 9554P.O. Box 2000Atlanta, GA 30348Allen, TX 75013Chester, PA 19016http://experian.com/freezehttp://www.transunion.com/securityfreeze1-800-685-11111-888-397-37421-888-909-8872

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 monitoring 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 your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

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 <u>each</u> 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.

If this notice letter states that your bank account or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If this notice letter indicates that your username and password associated with your Aroma Joe's account was impacted, we recommend that you change your account password for the affected account and take other steps appropriate to protect all other online account(s) for which you use the same username and password.

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, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.