

BakerHostetler

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APR 03 2019
CONSUMER PROTECTION

Baker & Hostetler LLP

2929 Arch Street
Cira Centre, 12th Floor
Philadelphia, PA 19104-2891

T 215.568.3100
F 215.568.3439
www.bakerlaw.com

Eric A. Packel
direct dial: 215.564.3031
epackel@bakerlaw.com

April 2, 2019

Via overnight mail

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

Re: Incident Notification

Dear Attorney General MacDonald:

We are writing on behalf of our client, Auto Truck Kargo Equipment, LLC (“Auto Truck”), to notify you of a security incident.

The Auto Truck security team observed suspicious activity on its website truckracksplus.com on January 10, 2019. Auto Truck immediately began an investigation with the assistance of a leading computer security firm. On February 11, 2019, the investigation identified the potential for unauthorized access to payment card data. Findings from the investigation suggest that certain customers’ payment card information, including name, address, payment card number, expiration date, and card security code (CVV), may have been obtained by an unauthorized third party. The incident involves New Hampshire residents who entered payment card information on the website checkout page between July 19, 2018 and January 10, 2019. Further, Auto Truck cannot rule out unauthorized access to expired payment card information for orders placed between May 7, 2012 and February 9, 2014.

On April 2, 2019, Auto Truck will begin mailing notification letters to 7 New Hampshire residents in accordance with N.H. Rev. Stat. Ann. § 359-C:20, via United States First-Class mail, in substantially the same form as the enclosed letter.¹ Notice is being provided to the individuals as soon as possible and without undue delay. Auto Truck is providing a telephone number for individuals to call with any questions about the incident.

¹ This notice does not waive Auto Truck’s objection that New Hampshire lacks personal jurisdiction over Auto Truck regarding any claims related to this incident.

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To help prevent a similar incident from occurring in the future Auto Truck is enhancing the security measures for its website.

Auto Truck takes the security of personal information very seriously and is committed to protecting personal information. Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in cursive script that reads "Eric A. Packel".

Eric A. Packel
Partner

Enclosure

Auto Truck Kargo Equipment, LLC

<<Date>> (Format: Month Day, Year)

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>> <<LastName>>>,

Auto Truck Kargo Equipment, LLC (“Auto Truck”) understands the importance of protecting the payment card information of our customers. We are writing to inform you of a recent incident that may have involved your payment card information used to place an order on the website, truckracksplus.com. This letter explains the incident, measures we have taken, and steps you can take in response.

Our security team observed suspicious activity on the website on January 10, 2019. We immediately began an investigation with the assistance of a leading computer security firm. On February 11, 2019, the investigation identified the potential for unauthorized access to payment card data. Findings from the investigation suggest that certain of our customers’ payment card information, including name, address, payment card number, expiration date, and card security code (CVV), may have been obtained by an unauthorized third party. We believe the incident only involved customers who entered payment card information on the website checkout page between July 19, 2018 and January 10, 2019. Further, we cannot rule out unauthorized access to expired payment card information for orders placed between May 7, 2012 and February 9, 2014. We are notifying you because you placed or attempted an order on truckracksplus.com during one of those time periods using a payment card ending in <<ClientDef1(####)>>.

We encourage you to closely review your payment card statements for any unauthorized charges. You should immediately report any such charges to the bank that issued your card because payment card network rules generally provide that cardholders are not responsible for unauthorized charges that are timely reported. The phone number to call is usually on the back of your payment card.

We take the security of our customers’ personal information very seriously. To help prevent a similar incident from occurring in the future we have enhanced the security measures for our website. In addition, we are working with the payment card networks so that banks that issue payment cards can be made aware.

If you have questions, please call 1-866-775-4209, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,



Brad Foley
Controller
Auto Truck Kargo Equipment, LLC

Additional Steps You Can Take

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Centre, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

If you are a resident of Connecticut, Maryland, or North Carolina, you may contact and obtain information from your state attorney general at:

- *Connecticut Attorney General's Office*, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag
- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us
- *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6400 / 1-877-566-7226, www.ncdoj.gov

If you are a resident of West Virginia, you have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described below. You also have a right to place a security freeze on your credit report, as described below.

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- *Experian Security Freeze*, PO Box 9554, Allen, TX 75013, www.experian.com
- *TransUnion Security Freeze*, PO Box 2000, Chester, PA 19016, www.transunion.com
- *Equifax Security Freeze*, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 years, provide 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, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you receive based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.