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COUGHLIN^{LLC}
ATTORNEYS AT LAW

RECEIVED

JUL 06 2020

CONSUMER PROTECTION

Jim E. Prendergast
Office: (267) 930-4798
Fax: (267) 930-4771
Email: jprendergast@mullen.law

1275 Drummery Lane, Suite 302
Wayne, PA 19087

June 30, 2020

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 the Borough of Wildwood Crest (“Wildwood Crest”) located at Borough Hall, 6101 Pacific Ave, Wildwood Crest, NJ 08260, and are writing to notify your Office of an incident that may affect the security of some personal information relating to two (2) New Hampshire residents. The investigation into this incident is ongoing and this notice may be supplemented if significant facts are learned subsequent to its submission. By providing this notice, Wildwood Crest 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

Wildwood Crest recently became aware of unusual activity on specific Wildwood Crest systems and immediately began an investigation. With the assistance of third-party computer specialists, the investigation determined that malware present in the Wildwood Crest system allowed an intruder to gain access to Wildwood Crest’s systems and collect certain personal information. Wildwood Crest engaged in a comprehensive review of the system to identify potentially affected personal information. On or around May 27, 2020, Wildwood Crest identified personal information. The personal information as defined by N.H. Rev. Stat. Ann. § 359-C:19 that has been identified includes the name, date of birth, and Driver’s license number of two (2) New Hampshire residents. Please note that the data elements are not the same for each affected New Hampshire resident and to date, Wildwood Crest is unaware of actual fraudulent misuse of this information as a result of this incident.

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Notice to New Hampshire Residents

On June 29, 2020, Wildwood Crest will begin mailing written notice of this incident to potentially affected individuals, which includes approximately two (2) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached hereto as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Wildwood Crest promptly changed user credentials and disabled RDP access to the Wildwood Crest systems. Wildwood Crest is also taking steps to enhance its data security; these include reviewing existing policies and procedures, reassessing existing technical and administrative safeguards, and implementing new and additional safeguards, as needed.

The notice letters to individuals with a Social Security number potentially impacted includes information on access to complimentary credit monitoring service for twelve (12) months through Epiq. Additionally, Wildwood Crest 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. Wildwood Crest 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4798.

Very truly yours,



Jim Prendergast of
MULLEN COUGHLIN LLC

JEP/eeb
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>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name1>>:

The Borough of Wildwood Crest (“Wildwood Crest”) is writing to notify you of a recent event that may affect the security of some of your personal information. While, to date, we have no evidence that your information has been used fraudulently, we are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? Wildwood Crest recently became aware of unusual activity, which occurred between November 18, 2019 and April 14, 2020, on specific Wildwood Crest systems. We notified our cyber insurer and immediately launched an investigation, which included working with expert third-party forensic investigators, to determine the full nature and scope of this incident. Although the investigation is ongoing, we determined that this incident involved the deployment of malware to a limited number of Wildwood Crest systems. The intruder gained access to Wildwood Crest’s systems, collected certain personal information and encrypted files on infected workstations and servers. The malware has been removed from the affected systems. To date, the investigation has found no evidence of fraudulent misuse of information from Wildwood Crest’s systems.

Wildwood Crest immediately began a thorough review of its system to determine whether sensitive information was accessible at the time of the incident. We determined that some sensitive information was present in the system.

What Information Was Involved? The investigation determined that at the time of the incident, the following types of information were present in the Wildwood Crest’s system: name, <<Data Elements>>. Please note that while our investigation did not reveal evidence that your information was actually viewed by the unauthorized actor, we are providing you this notice to ensure you are aware of the incident.

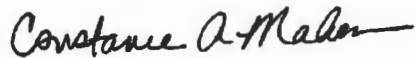
What is Wildwood Crest Doing? Information privacy and security are among our highest priorities. Wildwood Crest has security measures to protect the information in our possession. Upon learning of this incident, we immediately launched an investigation, which included working with expert third-party forensic investigators. As part of the investigation, we are assessing the security of our network, reassessing existing technical and administrative safeguards and we will be implementing new and additional safeguards, as needed.

Although we are unaware of fraudulent misuse of your information as a result of this event, we are offering you access to identity theft protection services through TransUnion for <<12/24>> months at no cost to you as an added precaution.

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 for the next twelve (12) to twenty-four (24) months. You may review the information contained in the attached "Steps You Can Take to Protect Personal Information." You may also enroll to receive the identity theft protection services we are making available to you through TransUnion. Wildwood Crest will cover the cost of this service; however, you will need to enroll yourself in this service.

For More Information. We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at (855) 917-3564 (toll free), Monday – Friday, 9:00 a.m. to 9:00 p.m., Eastern Time. You may also contact us by mail at 8800 New Jersey Ave, Wildwood Crest, New Jersey 08260.

Sincerely,



Constance Mahon
Business Administrator

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Identity Restoration Services

As a safeguard, we have arranged for you to enroll, **at no cost to you**, in an online, one-bureau credit monitoring service (*myTrueIdentity*) for <<12/24>> months provided by TransUnion Interactive, a subsidiary of TransUnion,[®] 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 and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<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, three-bureau 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 <<6-digit 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 <<12/24>> MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain <<12/24>> months of unlimited access to your TransUnion credit report and credit score.
- The daily single-bureau credit monitoring service will notify you if there are any critical changes to your credit files 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 Your Accounts

In addition to enrolling in the complimentary services detailed above, 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. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact directly the three major credit bureaus listed below 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

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
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

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, 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 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

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-alerts

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, 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, 1-877-ID-THEFT (1-877-438-4338); 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. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and www.marylandattorneygeneral.gov.

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 or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

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, and <https://ag.ny.gov/>.

STATE OF NY
DEPT OF JUSTICE
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