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COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

RECEIVED

AUG 01 2017

1275 Drummers Lane, Suite 302  
Wayne, PA 19087

CONSUMER PROTECTION

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July 28, 2017

**VIA U.S. MAIL**

Attorney General Gordon J. MacDonald  
Office of the New Hampshire Attorney General  
Attn: Security Breach Notification  
33 Capitol Street  
Concord, NH 03301

Re: Notice of Data Event

Dear Sir or Madam:

We represent BST & Co. CPAs, LLP, ("BST"), 26 Computer Drive West, Albany, NY, 12205, and are writing to notify your office of an incident that may affect the security of personal information relating to two (2) New Hampshire residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, BST 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**

BST recently became aware of suspicious activity relating to certain client's personal documents stored in the online tax portal operated by CCH. Upon discovering the suspicious activity, BST immediately launched an internal investigation. In addition, a leading forensic investigation firm was retained to assist with these efforts. On July 14, 2017, the forensic investigation firm confirmed that an unauthorized actor began accessing the portal on May 17, 2017. Since this unauthorized access was discovered, BST has been diligently working to identify the specific data accessed.

The investigation has determined certain personal tax information related to clients and/or their dependents may have been accessed. This information may include the following: name, date of

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birth, address, driver's license number, Social Security number, financial account information, and/or medical information, if contained in the documents stored on the portal.

### **Notice to New Hampshire Residents**

On July 28, 2017 BST will begin providing preliminary notice of this incident to all affected individuals, which includes two (2) New Hampshire residents. Written notice will be provided in substantially the same form as the letters attached here as **Exhibit A**.

### **Other Steps Taken and To Be Taken**

Upon discovering the unauthorized access to personal information, BST moved quickly to identify the individuals that may be affected, to put in place resources to assist them, and to provide them with notice of this incident. BST is also working to implement additional safeguards to protect the security of information in its system.

BST is providing all potentially affected individuals access to 2 years of credit monitoring and identity restoration services through Equifax and has established a dedicated hotline for potentially affected individuals to contact with questions or concerns regarding this incident. Additionally, BST is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including 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. BST is also providing written notice of this incident to other state regulators as necessary. BST has provided notice of this incident to the IRS and the FBI.

### **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

# **EXHIBIT A**



Return Mail Processing Center  
PO Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<City>>, <<State>>, <<Zip>> <<Date>>  
<<Country>>

Dear <<Name1>>:

BST & Co. CPAs, LLP, ("BST"), is writing to inform you of a recent incident that impacts the security of your personal information. We wanted to provide you with notice of this incident, our response, and steps you can take to help protect against fraud.

**What Happened?** We recently became aware of suspicious activity relating to you and the personal documents stored in the online tax portal operated by CCH. Upon discovering the suspicious activity, we immediately launched an internal investigation. In addition, a leading forensic investigation firm was retained to assist with these efforts. On July 14, 2017, the forensic investigation firm confirmed that an unauthorized actor began accessing the portal on May 17, 2017. Since this unauthorized access was discovered, we have been diligently working to identify the specific data accessed.

**What Information Was Involved?** The investigation has determined certain personal tax information related to you and/or your dependents may have been accessed. The information may include the following categories of information relating to you and/or the dependents listed in your tax file: name, date of birth, address, driver's license number, Social Security number, financial account information, and/or medical information, if contained in the documents stored on the portal.

**What We Are Doing.** The confidentiality, privacy, and security of information in our care is one of our highest priorities. BST has a number of security measures in place to protect the information in our possession. After taking appropriate remediation steps, BST has not observed any additional unauthorized access to your personal information. We continue to monitor our systems carefully for any additional suspicious activity. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to protect the security of information in our systems. We have contacted the IRS, the FBI, and the relevant state Attorneys General.

As a precautionary measure, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for two years at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code).

If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$1 million Identity Fraud Expense Coverage and access to your credit report.

Even if you decide not to take advantage of the subscription offer, you may still receive Equifax Identity Restoration in the event that you become victim of identity theft by calling 877-368-4940, 9:00a.m. to 8:00p.m. Eastern, Monday through Friday, before August 5, 2019.

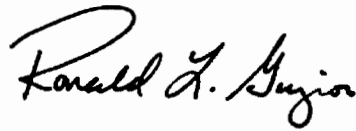
You must complete the enrollment process for Equifax Credit Watch™ Gold with 3-in-1 Monitoring by November 5, 2017. We urge you to consider enrolling in this product, at our expense, and reviewing the additional resources enclosed with this letter.

**What You Can Do.** Please review the enclosed "Steps You Can Take to Prevent Identity Theft and Fraud". You can also enroll to receive the free credit monitoring and identity restoration services described above.

**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 800-899-1455 (toll free), Monday through Saturday, 8:00 a.m. to 8:00 p.m. CDT.

BST takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Very truly yours,  
BST & Co. CPAs, LLP

A handwritten signature in black ink that reads "Ronald L. Guzior". The signature is written in a cursive style with a large initial 'R'.

Ronald L. Guzior  
Managing Partner



## STEPS YOU CAN TAKE TO PREVENT IDENTITY THEFT AND FRAUD

You may take direct action to further protect against possible identity theft or financial loss.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. 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](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. 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  
1-800-685-1111  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/](http://www.experian.com/freeze/)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. **For North Carolina residents**, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at [www.ncdoj.gov](http://www.ncdoj.gov). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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 crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.



Activation Code: <<INSERT Credit Monitoring Code>>

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance<sup>1</sup> with \$0 deductible, at no additional cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert<sup>2</sup> placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

<sup>1</sup> Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.. This product is not intended for minors (under 18 years of age)

<sup>2</sup> The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC