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February 21, 2020

**Via Certified Mail and E-mail To: attorney.general@doj.nh.gov**

Attorney General Gordon J. MacDonald  
33 Capitol Street  
Concord, NH 03301

RE: BST & Co. CPAs, LLP Notice of Data Security Incident

Dear Attorney General MacDonald:

Our law firm, Nelson Mullins Riley & Scarborough LLP, 215 South Monroe Street, Ste. 400, Tallahassee, FL 32301, represents BST & Co. CPAs, LLP (“BST”), 26 Computer Dr. W., Albany, NY 12205, an accounting and tax firm. BST recently experienced a ransomware attack and will be sending the three (3) potentially affected New Hampshire residents the enclosed written notice with an offer of twelve (12) months of Equifax identity monitoring without cost.

The circumstances of the data security incident are that on December 7, 2019, BST staff became aware that files within its network were inaccessible, which was subsequently determined to be from a ransomware attack. BST restored its data from maintained backups without compromise to the data’s availability and integrity.

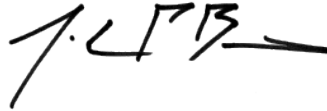
As a result of this incident, BST engaged an industry-leading forensic investigation firm and tasked them to determine the scope of the compromise and identify any data accessed or acquired collateral to the ransomware event. After a thorough analysis of all available forensic evidence, the firm determined the BST information technology environment was compromised by malware from December 4, 2019, to December 7, 2019. The firm, however, was unable to determine what specific information was acquired or whether a breach occurred via access to or acquisition of data containing New Hampshire residents’ information. In an abundance of caution, BST engaged a data mining vendor to review all potentially accessed data for personal information which, after addition and updating of contact information, was completed on February 14, 2020. The data mining revealed personal information for three (3) New Hampshire residents was contained in the reviewed data.

With respect to the three (3) New Hampshire residents, the personal information consisted of first and last names and Social Security numbers. These New Hampshire residents will be notified by the enclosed letter post-marked February 21, 2020.

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Please let me know if you have any additional questions regarding this notification.

Very truly yours,

A handwritten signature in black ink, appearing to read 'J. P. Brian', with a horizontal line extending to the right.

Joshua P. Brian

Enclosure: Notice to New Hampshire Residents



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
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<<City>><<State>><<Zip>>  
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<<Date>>

## NOTICE OF DATA BREACH

Dear <<Name 1>>:

BST & Co. CPAs, LLP respects the privacy of your information, which is why we are writing to tell you about a data security incident that may have exposed some of your personal information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the data security incident.

### What Happened

On December 7, 2019, we learned that part of our network was infected with a virus that prohibited access to our files. We quickly restored our systems and engaged an industry-leading forensic investigation firm to determine the nature and scope of this incident. After a thorough analysis of all available forensic evidence, the investigation determined the virus was active on our network from December 4, 2019 to December 7, 2019. We determined that the virus was introduced by an unknown individual or individuals outside our organization who gained access to part of our network where we store some client files. The forensic investigation firm was unable to determine, however, what information was accessed or acquired by the unauthorized individual or individuals responsible for encrypting our files.

Due to the forensic investigation firm's findings, we requested the firm review all available data to determine whether it included personal information. The review, after addition of contact information, was completed on February 14, 2020, and revealed that some of the potentially accessed files contained personal information for certain individuals, including you.

The forensic investigation could not conclude that any of your personal information was accessed or acquired by an unauthorized individual. However, in an abundance of caution, we are providing you with notice of the possible unauthorized disclosure and one (1) year of identity monitoring at no cost to you to allow you to take steps to protect your personal information, if you feel it is appropriate to do so.

### What Information Was Involved

We are unable to confirm whether your information was actually obtained by an unauthorized individual. Our investigation determined that, as a result of this incident, some of your personal information may have been accessed and acquired without authorization, including your first and last name, <<Data Elements 1 - Affected Info>>.

We are notifying you so you can take appropriate steps to protect your personal information.

## What We Are Doing

To help relieve concerns following this incident, we have secured Equifax to provide identity monitoring at no cost to you for one (1) year. Equifax is an industry leader and functions as a first point of contact for credit-related issues, which allows it to efficiently furnish timely notification about credit-related issues to individuals enrolled in its identity monitoring product.

Visit [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold) to activate and take advantage of your identity monitoring product.

You have until <<Enrollment Deadline>> to activate your identity monitoring product.

Equifax Credit Watch Gold Activation Code: <<ACTIVATION CODE>>

Additional information describing this product is included with this letter. We encourage you to review the description and to consider enrolling in this product.

Rest assured that we are committed to keeping the data we maintain as secure as possible. We are taking steps to minimize the potential for unauthorized access to our environment and making reasonable efforts to ensure the continued security of your information.

## What You Can Do

Please review the enclosed “**Additional Resources**” information included with this letter, which describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

## For More Information

For further information, please call 866-977-1051 Monday through Friday, between 9:00 a.m. and 9:00 p.m. EST. We take the protection of your personal information very seriously and apologize for any inconvenience this incident may cause you. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

BST & Co. CPAs, LLP



Ronald L. Guzior  
Managing Partner, BST

## ADDITIONAL RESOURCES

### Contact information for the three nationwide credit reporting agencies is:

**Equifax**, P.O. Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

**Experian**, P.O. Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, P.O. Box 34012, Fullerton, CA 92834, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

**Free Credit Report.** It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity over the next twenty-four months, and immediately report incidents of suspected identity theft to both your financial provider and law enforcement.

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. You may also seek to have information relating to fraudulent transactions removed from your credit report. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ["FTC"] website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

**Security Freeze.** You have the ability to place a security freeze on your credit report free of charge.

A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) legible copy of a government issued identification card; (6) legible copy of a recent utility bill or bank or insurance statement that displays your name and current mailing address, and the date of issue; and (7) any applicable incident report or complaint filed with a law enforcement agency.

**Federal Trade Commission and State Attorneys General Offices.** 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 home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>, 1-877-IDTHEFT (438-4338).

**State Attorney General's Office Contact Information.** <<Data Elements2-AG Info>>.



Enter your Activation Code: <<ACTIVATION CODE>>

## **Product Information**

### **Equifax® Credit Watch™ Gold provides you with the following key features:**

- Equifax® credit file monitoring with alerts to key changes to your Equifax credit report
- Automatic Fraud Alerts<sup>1</sup>: With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit.
- Wireless alerts (available online only): Data charges may apply.
- Access to your Equifax® credit report
- Up to \$25,000 Identity Theft Insurance<sup>2</sup>
- Live agent customer service 7 days a week from 8 a.m. to 3 a.m.

## **Enrollment Instructions**

To sign up online for online delivery, go to [www.myserVICES.equifax.com/gold](http://www.myserVICES.equifax.com/gold).

1. **Welcome Page:** Enter the Activation Code provided at the top of this page 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 Username 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.

*Enrollment Deadline:* <<Enrollment Deadline>>

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 activation code as provided at the top of this page.
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 Equifax 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

<sup>1</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>2</sup> Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.