

October 20, 2021

Via Mail

Attorney General John Formella
Consumer Protection Bureau
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

 **NORTON ROSE FULBRIGHT**

Norton Rose Fulbright US LLP
1225 Seventeenth Street
Suite 3050
Denver, Colorado 80202
United States

RECEIVED

OCT 21 2021

CONSUMER PROTECTION

David Kitchen
Partner
Direct line 303 801 2719
david.kitchen@nortonrosefulbright.com

Re: Notice of Security Incident

Dear Attorney General Formella:

We are writing on behalf of our client, Cabico & co ("Cabico") a Canadian company with headquarters in Coaticook, Quebec, to notify you of a security incident involving seventeen (17) New Hampshire residents.

On July 17, 2021, Cabico learned of suspicious activity within their network. Cabico immediately launched an investigation with the assistance of cybersecurity and forensic specialists and took steps to ensure the security of the network. The investigation determined that an unauthorized individual had accessed Cabico's network in an attempt to deploy ransomware and may have copied files from the network. While the investigation was unable to conclusively determine whether any files were copied, Cabico conducted a thorough review of the files that may have been copied and, on August 18, 2021, determined that those files included the personal information of seventeen individuals subsequently determined to be New Hampshire residents.

The personal information includes the residents' name, address and Social Security number. Cabico is currently unaware of any resulting identity theft, fraud, or misuse of individual's information stemming from this incident. Cabico provided notice to the residents on October 20, 2021, and provided each resident with 12 months of complimentary online credit monitoring service by TransUnion Interactive, a subsidiary of TransUnion®. Cabico has also provided the individuals with a toll-free number where they can obtain additional information regarding the incident and services offered.

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 NORTON ROSE FULBRIGHT

We have enclosed a sample copy of the letter sent to these individuals for your records. Cabico is taking steps to review its existing security policies and procedures to enhance the security of data in their possession. If you have any questions or need further information regarding this incident, please contact me.

Very truly yours,



David Kitchen

Enclosure

Cabico & co

677 rue Akhurst, Coaticook, Québec, J1A 0B4

October 20, 2021

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]:

Notice of Data Breach

At Cabico & co., we take the privacy and security of personal information very seriously. We are writing to let you know about a data security incident we recently addressed that may have involved some of your personal information. This notice explains the incident, measures we have taken in response, and some steps you may consider taking to help protect your information.

What Happened?

On July 17, 2021, Cabico & co. learned of suspicious activity within our network. We immediately launched an investigation with the assistance of cybersecurity and forensic specialists and took steps to ensure the security of our network. Our investigation determined that an unauthorized individual had accessed Cabico & co.'s network in an attempt to deploy ransomware and may have downloaded files from our network. We conducted a thorough review of those files and on August 18, 2021, determined that those files include your personal information. While we have no knowledge of any misuse of any personal information as a result of this incident, we wanted you to be aware and to know that we take it seriously.

What Information Was Involved?

The files that may have been downloaded contain information relating to you, including your name, address and Social Security number.

What We Are Doing.

The privacy and security of personal information is one of our highest priorities and Cabico & co. has security measures in place to protect information in our care. Upon discovering this incident, we immediately took steps to investigate this incident and further secure our network.

Additionally, to help you protect your identity, we have arranged for you to enroll, at no cost to you, in 12 months of an online credit monitoring service by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online.

- Once you are enrolled, you will be able to obtain an initial 3-in-1 credit report and credit scores along with one year of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes dark web internet identity monitoring, the ability to lock and unlock your TransUnion credit report, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Certain policy limitations and exclusions may apply.)

You can sign up for the myTrueIdentity online credit monitoring anytime between now and December 31, 2021. 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, Experian, or Equifax, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your online credit monitoring benefits, need help accessing your credit report, or passing identity verification, please contact the myTrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

What You Can Do.

While there is no evidence that any of your information was misused as a result of this incident, we nonetheless 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. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. As explained above, we are also providing you complimentary credit monitoring services. For additional information on steps you can take to protect your identity, please review the information included with this letter.

For More Information.

We recognize that you may have questions not addressed in this letter. For more information, or if you have any questions or need additional information, please contact Cabico & co at 677 rue Akhurst, Coaticook, Quebec, Canada J1A 0B4, itsupport@cabico.com, or call 819-804-2016 during normal business hours.

We sincerely regret any inconvenience this incident may cause you. Protecting information entrusted to Cabico & co is very important to us, and we remain committed to safeguarding the information in our care.

Sincerely,

Michel Plante, CFO

ADDITIONAL STEPS YOU CAN TAKE

Free Credit Report. Regardless of whether you choose to take advantage of the complimentary identity monitoring, 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. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. 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. 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) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 105788 Atlanta, Georgia 30348 www.equifax.com	Phone: 1-888-397-3742 P.O. Box 2390 Allen, Texas 75013 www.experian.com	Phone: 1-800-888-4213 P.O. Box 1000 Chester, PA 19016 www.transunion.com

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freeze work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

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; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. You may obtain information from the credit reporting agencies and the FTC about security freezes.

Upon receiving a request for a security freeze, each credit bureau will provide you with a unique identification number or password. Keep the number or password secure, as you will need it if you choose to lift the freeze. If you request a freeze be lifted (either temporarily or entirely), a credit bureau must lift the freeze within one hour if it is requested online or via phone. If requested by mail, a credit bureau must lift the freeze no later than three business days after receipt.

For New Mexico residents: You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Fraud Alerts. You may ask that a fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. A fraud alert tells businesses that check your credit that they should check

with you before opening a new account. An initial fraud alert stays on your credit report for one year. 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. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

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, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Connecticut Residents: 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

For District of Columbia Residents: You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, <https://oag.dc.gov>, 202-727-3400.

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For Massachusetts Residents: You may contact the Massachusetts Office of the Attorney General, 1 Ashburn Place, 20th Floor, Boston, MA 02108, www.ago.state.ma.us, 1-617-727-8400.

For New York Residents: You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov>, 401-274-4400. This incident involves 3 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above.

You may also contact Cabico & co at Cabico & co at 677 rue Akhurst, Coaticook, Quebec, Canada J1A 0B4 or 819-804-2016.

Reporting of identity theft and obtaining a police report.

You have the right to obtain any police report filed in the United States regarding this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

If you know or suspect you are a victim of tax-related identity theft, the IRS recommends these steps:

Respond immediately to any IRS notice; call the number provided or, if instructed, go to IDVerify.irs.gov.

Complete IRS Form 14039, Identity Theft Affidavit, if your e-filed return rejects because of a duplicate filing under your SSN or you are instructed to do so. Use a fillable form at IRS.gov, print, then attach the form to your return and mail according to instructions.

Continue to pay your taxes and file your tax return, even if you must do so by paper.

If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490.