CIPRIANI & WERNER

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RECEIVED

FEB 21 2023

CONSUMER PROTECTION

February 17, 2023

Via First Class Mail
Office of Attorney General
33 Capitol Street
Concord, New Hampshire 03302

RE: Data Breach Notification

To Whom It May Concern:

We serve as counsel for Cleveland Brothers Holdings, Inc. ("CBH") located at 4565 William Penn Highway, Murrysville, PA 15668. We write to provide notification of a recent data breach. By providing this notice, CBH does not waive any rights or defenses under New Hampshire law, including the data breach notification statute.

On November 5, 2022, CBH discovered unusual activity on its network. CBH immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the activity. The investigation determined an unknown party accessed parts of the network between November 3, 2022 and November 5, 2022. Therefore, CBH conducted a review of the network to determine the type of information contained therein and to whom the information related. On January 31, 2023, CBH completed its review.

On February 15, 2023, CBH received its results from the National Change of Address system and confirmed this incident potentially affected two New Hampshire residents. The information potentially impacted included first and last name and Social Security number.

In response to this incident, CBH conducted an investigation, notified the FBI, and changed network passwords. CBH also reviewed its policies and procedures related to data protection. Additionally, CBH provided notice to the potentially impacted individuals on February 17, 2023. A copy of the notice is attached as ***Exhibit A***. In an abundance of caution, CBH is offering the potentially impacted individuals complimentary credit monitoring and identity protection services for 24 months.

Very truly yours,

CIPRIANI & WERNER, P.C.

By: _____
Michael J. Bonner, Esq.

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>>

<<MailDate>>

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Dear <<Name1>>,

Cleveland Brothers Holdings, Inc. writes to notify you of a recent incident that may impact the privacy of certain information provided to us. We take this incident very seriously and are providing you information about the incident, our response, and steps you can take to protect your information.

What Happened? On November 5, 2022, we discovered unusual activity on our network. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of the activity. Our investigation determined an unknown party accessed parts of our network between November 3, 2022 and November 5, 2022. Therefore, we conducted a review of our network to determine the type of information contained therein and to whom the information related.

What Information Was Involved? On January 31, 2023, after a thorough review, we determined the type of information included your name and the following: <<Breached Elements>>.

What We Are Doing. In response to this incident, we conducted an investigation, changed account passwords, and are reviewing our policies and procedures related to data protection. Additionally, we are providing you access to 24 months of credit monitoring and identity protection services at no cost to you.

What You Can Do. We encourage you to enroll in the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information.*

We sincerely regret any concern this incident may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

Jay W. Cleveland, Jr.
President & CEO

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

Enrollment Instructions

Go to ***www.equifax.com/activate*** and enter your unique Activation Code of <<***ACTIVATION CODE***>> then click "Submit" and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click "Continue". If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page.
   Click 'Sign Me Up' to finish enrolling. The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report.
- Daily access to your Equifax credit report.
- WebScan notifications when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites.
- Automatic fraud alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft (conditions apply).
- You can sign up for the service anytime between now and **<<Enrollment Deadline>>**.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements 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, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address history for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com **TransUnion Fraud Alert** P.O. Box 2000 Chester, PA 19016-2000 **TransUnion Credit Freeze** P.O. Box 160 Woodlyn, PA 19094	**Experian** 1-888-397-3742 www.experian.com **Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013 **Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax** 1-888-298-0045 www.equifax.com **Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069 **Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC.

<<State Language MD>>

<<For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. Cleveland Brothers Holdings, Inc. may be contacted at 4565 William Penn Highway, Murrysville, PA 15668. >>

<<State Language NM>>

<<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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) 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 https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.>>

<<State Language NY>>

<<For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov. >>

<<State Language NC>>

<<For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov. >>

<<State Language RI>>

<<For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI Count>> Rhode Island residents impacted by this incident. >>

<<State Language DC>>

<<For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and https://oag.dc.gov/consumer-protection. Cleveland Brothers Holdings, Inc. may be contacted at 4565 William Penn Highway, Murrysville, PA 15668.>>