

RECEIVED

MAR 01 2021

CONSUMER PROTECTION

Vincent F. Regan Office: (267) 930-4842 Fax: (267) 930-4771 Email: vregan@mullen.law 426 W. Lancaster Avenue, Suite 200 Devon, PA 19333

February 22, 2021

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 Colonial Park Realty Co t/a Enders ("Enders") located at 5912 Linglestown Road, Harrisburg, PA 17112 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 matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Enders 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

On May 7, 2020, Enders became aware of suspicious activity in an employee's email account. Enders immediately changed the employee's email account credentials and began an investigation into the incident. As part of the investigation, which was conducted with the assistance of third-party forensic specialists, it was determined that the employee's email account was subject to unauthorized access from April 13, 2020 to May 7, 2020. Therefore, Enders conducted a thorough and time-consuming review of the account to identify any individuals whose personal information was contained therein. Although there is no evidence that personal information was actually viewed by an unauthorized individual, Enders provided notice to potentially affected individuals in an abundance of caution. The information that could have been subject to unauthorized access includes name and financial account number.

Consumer Protection Bureau February 22, 2021 Page 2

Notice to New Hampshire Residents

On or about February 22, 2021, Enders provided written notice of this incident to affected individuals, which includes two (2) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Enders moved quickly to investigate and respond to the incident, assess the security of its systems, and notify potentially affected individuals. Enders also worked to implement additional safeguards and training to its employees. Enders is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for two (2) years through Experian at no cost to the individuals.

Additionally, Enders 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. Enders 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. Enders is also reporting this matter to regulators as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

Vincent F. Regan of MULLEN COUGHLIN LLC

VFR/pls Enclosure

EXHIBIT A

February 22, 2021





RE: Notice of Data Security Incident

Dear Sample A Sample:

Colonial Park Realty Co t/a Enders ("Enders") is writing to notify you of a recent incident that may impact some of your personal information. Enders is advising you of our investigation and the steps we have taken in response to this incident. Enders is also providing you with steps you can take to protect your personal information should you feel it is appropriate to do so.

What Happened? On May 7, 2020, Enders became aware of suspicious activity in an employee's email account. Enders immediately changed the employee's email account credentials and began an investigation into the incident. As part of the investigation, which was conducted with the assistance of third-party forensic specialists, it was determined that the employee's email account was subject to unauthorized access from April 13, 2020 to May 7, 2020. Therefore, Enders conducted a thorough and time-consuming review of the account to identify any individuals whose sensitive information was contained in the account. Through the review, Enders determined that information related to you was included in the account. Although there is no evidence that your information was viewed by an unauthorized individual, we are providing this notice to you in an abundance of caution.

What Information Was Involved? The information that was potentially subject to unauthorized access includes your: [DATA_ELEMENTS].

What We Are Doing. Enders takes the security of personal information in its care very seriously. You are being notified because your personal information may have been subject to unauthorized access. This does not mean you are a victim of identity theft. As an added precaution, Enders is also offering you access to two (2) years of complimentary credit monitoring and identity protection services through Experian. The cost of this service will be paid for by Enders. Instructions on how to enroll in the credit monitoring and identity protection services can be found in the enclosure.



What You Can Do. You can enroll to receive the complimentary credit monitoring and identity restoration services being provided by Enders. You can also review the enclosed Steps You Can Take to Help Protect Against Identity Theft and Fraud.

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, or need assistance, please call (833) 256-3155, Monday through Friday, from 9:00 am to 9:00 pm Eastern Time and Saturday/Sunday, from 11:00 am to 8:00 pm Eastern Time

We apologize for this incident and regret any concern or inconvenience this may have caused you.

Sincerely,

An M. En

Andrew M. Enders, Esq. President & General Counsel Colonial Park Realty Co t/a Enders

Steps You Can Take to Help Protect Against Identity Theft and Fraud

To help protect your identity, we are offering a complimentary two-year membership of Experian's[®] IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: May 31, 2021 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by May 31, 2021. Be prepared to provide engagement number B009116 as proof of eligibility for the identity restoration services by Experian.

<u>Monitor Your Accounts</u>. 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. 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 <u>www.annualcreditreport.com</u> 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.

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	TransUnion	Equifax
PO Box 9554	P.O. Box 160	PO Box 105788
Allen, TX 75013	Woodlyn, PA 19094	Atlanta, GA 30348-5788
1-888-397-3742	1-888-909-8872	1-800-685-1111
www.experian.com/freeze/center.ht	www.transunion.com/credi	https://www.equifax.com/personal/credi
ml	t-freeze	t-report-services/credit-freeze/

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	TransUnion	Equifax
P.O. Box 9554	P.O. Box 2000	P.O. Box 105069
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1-888-397-3742	1-800-680-7289	1-888-766-0008
www.experian.com/fraud/center.html	www.transunion.com/fraud- victim-resource/place-fraud-	www.equifax.com/personal/credit- report-services
	alert	

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; <u>www.identitytheft.gov</u>; 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 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 and your state Attorney General.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, www.oag.state.md.us.

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 violator. 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 <u>www.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf</u>, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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; <u>https://ag.ny.gov/</u>.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, <u>www.ncdoj.gov</u>. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

For Rhode Island residents, the Attorney General may be contacted by mail at 150 South Main Street, Providence, RI 02903; by phone at (401) 274-4400; and online at www.riag.ri.gov. There are 0 Rhode Island residents impacted.

For Washington, D.C. residents, the Office of Attorney General for the District of Columbia can be reached at 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; https://oag.dc.gov.