

RECEIVED

DEC 03 2020

BakerHostetler

CONSUMER PROTECTION

Baker & Hostetler LLP

11501 Wilshire Boulevard
Suite 1400
Los Angeles, CA 90025-0509
T 310.820.8800
F 310.820.8859
www.bakerlaw.com

December 1, 2020

VIA OVERNIGHT MAIL

Attorney General Gordon MacDonald
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

M. Scott Koller
direct dial: 310.979.8427
mskoller@bakerlaw.com

Re: *Incident Notification*

Dear Attorney General MacDonald:

We are writing on behalf of our client, FHT Advisors, LLC to notify you of a recent security incident involving unauthorized access into its computing environment.

On August 25, 2020, an employee at FHT Advisors, LLC observed that an unauthorized person had access to their email account. As soon as the unauthorized access was observed, FHT Advisors, LLC and their IT team secured the account, reset passwords, and initiated an investigation. The investigation confirmed that the unauthorized access began on June 15, 2020. Based on this investigation, on October 28, 2020 it was determined that some personal information was potentially accessible, including names and social security numbers.

Beginning on November 27, 2020, FHT Advisors, LLC will mail notification letters to two (2) New Hampshire residents in accordance with N.H. Rev. Stat. § 359-C:20. A copy of the notification letter is enclosed.¹ FHT Advisors, LLC is offering eligible potentially affected individuals a complimentary one-year membership in credit monitoring and identity theft protection services from TransUnion Interactive. FHT Advisors, LLC has also provided a telephone number for potentially affected individuals to call with any questions they may have.

To help prevent something like this from happening again in the future, FHT Advisors, LLC has implemented multi-factor authentication on all accounts, invested in more anti-virus software, implemented even more stringent security programs and protocols to provide additional security, and is reinforcing education with its employees on the importance of protecting personal information and implementing additional safeguards.

¹ This report is not, and does not constitute, a waiver of the FHT Advisors, LLC's objection that New Hampshire lacks personal jurisdiction over the FHT Advisors, LLC regarding this incident.

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Denver
Houston Los Angeles New York Orlando Philadelphia Seattle Washington, DC

Office of the Attorney General
December 1, 2020
Page 2

Sincerely,

M. Scott Koller

M. Scott Koller

Enclosures



[Name]
[Address]

November 27th, 2020

Notice of Data Breach

Dear [Name]

FHT Advisors, LLC is committed to protecting the confidentiality and security of personal information. We are writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and steps you can take in response.

What Happened?

On August 25, 2020, an employee at FHT Advisors, LLC observed that an unauthorized person had access to their email account. As soon as the unauthorized access was observed, FHT Advisors, LLC and their IT team secured the account, reset passwords, and initiated an investigation. The investigation confirmed that the unauthorized access began on June 15, 2020.

What Information Was Involved?

On October 28, 2020, our investigation determined that, during the incident, some of your personal information may have been accessed, including your [insert variable data].

What You Can Do:

Even though we have no evidence that your personal information has been misused, we wanted to let you know this happened and share the steps we are taking in response. As a precaution, we are offering you a complimentary membership of TransUnion's *myTrueIdentity* 3B Credit Monitoring Service (*myTrueIdentity*). This product provides you with identity detection and resolution of identity theft. *myTrueIdentity* is completely free to you and enrolling in this program will not hurt your credit score. For more information on *myTrueIdentity*, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided on the following pages.

What We Are Doing:

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.



FREEMAN HEYNE TOMA
FINANCIAL ADVISORS

WWW.FHTADVISORS.COM

10250 ALLIANCE ROAD, SUITE 125
CINCINNATI, OH 45242

PHONE 513.489.8588 TOLL-FREE 888.858.5122 FAX 513.489.8626

We regret any inconvenience or concern this incident may cause. To help prevent something like this from happening again in the future, we have implemented multi-factor authentication on all accounts, invested in more anti-virus software, implemented even more stringent security programs and protocols to provide additional security and are reinforcing education with our employees on the importance of protecting personal information and implementing additional safeguards.

We understand the confidence you place in us and can tell you it is not taken lightly. Should you have any further questions or concerns regarding this matter, please call (855)-940-5297, Monday through Friday, 9am to 9pm Eastern.

Sincerely,

Your Team at FHT Advisors, LLC

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.



10250 ALLIANCE ROAD, SUITE 125
CINCINNATI, OH 45242

PHONE 513.489.8588 TOLL-FREE 888.858.5122 FAX 513.489.8626

Complimentary One-Year *myTrueIdentity* 3B Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based, three-bureau credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone [REDACTED] and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.
- You can sign up for the online or offline credit monitoring service anytime between now and **March 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 or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- 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, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.



10250 ALLIANCE ROAD, SUITE 125
CINCINNATI, OH 45242

PHONE 513.489.8588 TOLL-FREE 888.858.5122 FAX 513.489.8626

ADDITIONAL STEPS YOU CAN TAKE

We remind you 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. 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. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. 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.

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.



10250 ALLIANCE ROAD, SUITE 125
CINCINNATI, OH 45242

PHONE 513.489.8588 TOLL-FREE 888.858.5122 FAX 513.489.8626

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit. *How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You will need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Additional Information for Residents of the Following States:

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.



10250 ALLIANCE ROAD, SUITE 125
CINCINNATI, OH 45242

PHONE 513.489.8588 TOLL-FREE 888.858.5122 FAX 513.489.8626

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov.

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us.

New York: You may contact and obtain information from these state agencies: *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>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

Securities and advisory services offered through Cetera Advisors LLC. Member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Freeman Heyne Toma LLC and Cetera Advisors LLC are non affiliated companies.

Freeman Heyne Toma and FHT Advisors are registered trade names of Freeman Heyne Toma LLC, an Ohio limited liability company.