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STATE OF NH
DEPT. OF JUSTICE

2018 JUL 31 P 12:03
MASSACHUSETTS
BOSTON
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ENGLAND
LONDON

July 30, 2018

VIA OVERNIGHT MAIL

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

Re: Notice of Data Breach

Dear Attorney General MacDonald:

We represent Fora Financial, LLC (“Fora Financial”), and are writing on its behalf to provide notice regarding a recent information security incident which involved personally identifiable information relating two Maryland residents. The details regarding this incident and Fora Financial’s response are discussed more fully below.

On or about June 20, 2018, Fora Financial received notice that a small number of its Working Capital Applications (the “Applications”), which are completed by businesses and their owners in order to obtain financing from Fora Financial, were in the possession of an unauthorized party (the “Broker”). An investigation into this matter revealed that the Broker came to possess the Applications through the unauthorized actions of an employee at an independent third-party lender with whom Fora Financial shared the Applications, with the applicants’ consent, while assisting the applicants with obtaining business financing. The Broker then submitted the Applications to at least one other lender, purportedly on the applicants’ behalf, and that lender alerted Fora Financial of the Broker’s unauthorized possession and use of the Applications.

After receiving notice of the possible breach, Fora Financial commenced a review to determine what, if any, personal information was compromised. The review has revealed that the unauthorized access was limited to certain Applications. The Applications contain information concerning the individual owners of applicant businesses, including their name, date of birth, contact information, and Social Security Numbers. The Applications also contain information regarding the applicant business, including the Federal Tax ID, certain financial information, and property details. The investigation has revealed that one of the exposed Applications contained

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the personal information of a New Hampshire resident. Fora Financial has no reason to believe that the Applications were used for any purpose other than to obtain financing on behalf of the applicants

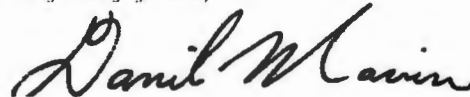
On or about July 31, 2018, Fora Financial will begin providing written notice to the individuals affected by this incident, including the one New Hampshire resident. Written notice will be provided in substantially the same form as the letter attached hereto as Exhibit A.

Fora Financial takes this matter very seriously and has contacted law enforcement to determine what, if any, criminal activity may have taken place. Fora Financial has commenced civil litigation against the Broker in which Fora Financial is seeking injunctive relief to immediately and permanently restrain the unauthorized use of the Applications. Moreover, Fora Financial will take steps to ensure that all parties that came into possession of the Applications will, to the extent permitted by law, destroy all copies of the Applications as soon as legally permissible.

Fora Financial's notice to the affected individuals advises that affected individuals may contact one of the three major consumer reporting agencies to place a security freeze or a fraud alert on their account. Additionally, Fora Financial is offering 12 months of Experian IdentityWorksSM Credit 3B at no cost to the affected individuals. Fora Financial's point of contact for any individuals affected by this incident is John Coscia, Customer Service Manager, who may be contacted at (212) 947-0100, x483.

If you have any questions with regard to the foregoing, please do not hesitate to contact us.

Very truly yours,

A handwritten signature in black ink that reads "Daniel S. Marvin". The signature is written in a cursive style with a large, stylized initial "D".

Daniel S. Marvin

EXHIBIT A

July 30, 2018

[REDACTED]

Re: Incident Notification

[REDACTED]:

At Fora Financial, we value our clients and understand the importance of protecting their personal information. Regrettably, we are writing to inform you about an incident that involved some of your information. This notice explains the incident, measures we have taken, and some steps you can take in response.

On or about June 20, 2018, we received notice that a small number of our Working Capital Applications (the “Applications”), including yours, were in the possession of an unauthorized party (the “Broker”). Our investigation into this matter revealed that the Broker came to possess the Applications through the unauthorized actions of an employee at an independent third-party lender with whom Fora Financial shared the Applications, with the applicants’ consent, while assisting the applicants with obtaining business financing. The Broker then submitted the Applications to at least one other lender, purportedly on the applicants’ behalf, and that lender alerted us of the Broker’s unauthorized possession and use of the Applications.

While we have no reason to believe that the Applications were used for any purpose other than to obtain financing on behalf of the applicants, we are required to send you this notification. The information contained in these Applications included the name, date of birth, Social Security Number and contact information of the business owner(s), as well as information regarding the applicant business, including the Federal Tax ID, certain financial information, and property details.

Fora Financial takes this matter very seriously and has contacted law enforcement to determine what, if any, criminal activity may have taken place. Additionally, Fora Financial has commenced civil litigation against the Broker in which we are seeking injunctive relief to immediately and permanently restrain the unauthorized use of the Applications. Moreover, Fora Financial will take steps to ensure that all parties that came into possession of the Application will, to the extent permitted by law, destroy all copies of the Applications as soon as legally permissible.

As a precaution, and to help protect your identity, we are offering a **complimentary** one-year membership of **Experian IdentityWorksSM Credit 3B**. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. **For more information on Experian IdentityWorksSM Credit 3B, including instructions on how to activate your**

complimentary one-year membership, as well as some additional steps you can take, please see the page that follows this letter.

We regret any inconvenience or concern this incident may cause you, and we remain committed to protecting the privacy of your personal information. If you have any questions about this incident, please do not hesitate to call me at (212) 947-0100, x483.

Sincerely,

John Coscia

John Coscia
Manager, Customer Service

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [10.24.18] (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll:
<https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [K3BNQGDZC]

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 877-288-8057. Be prepared to provide engagement number [DB07875] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for 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 free annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also contact one of the three major consumer reporting agencies, Equifax, Experian, and TransUnion, as follows to place a security freeze on your account. Contact information for the three nationwide credit reporting agencies is as follows:

Experian, P.O. Box 9532, Allen, TX 75013 www.experian.com (888) 397-3742

Equifax, P.O. Box 740241, Atlanta, GA 30374-0241 www.equifax.com (877) 478-7625

TransUnion, P.O. Box 6790, Fullerton, CA 92834-6790 www.transunion.com (800) 680-7289

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 Generals' 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), <https://www.identitytheft.gov/>