

James J. Giszczak  
Direct Dial: 248-220-1354  
E-mail: jgiszczak@mcdonaldhopkins.com

McDonald Hopkins PLC  
39533 Woodward Avenue  
Suite 318  
Bloomfield Hills, MI 48304

RECEIVED  
AUG 11 2021  
P 1.248.646.5070  
F 1.248.646.5075

CONSUMER PROTECTION

August 3, 2021

**VIA U.S. MAIL**

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

**Re: Holyoke Gas & Electric – Incident Notification**

Dear Attorney General MacDonald:

McDonald Hopkins PLC represents Holyoke Gas & Electric (“HG&E”). I am writing to provide notification of an incident at HG&E that may affect the security of personal information of one (1) New Hampshire resident. HG&E’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, HG&E does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

HG&E learned recently that one employee email account was compromised, which resulted in an unauthorized party temporarily obtaining access to the impacted email account between November 2020 and March 29, 2021. Upon learning of this issue, HG&E immediately commenced a thorough investigation. As part of this investigation, HG&E has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. HG&E devoted considerable time and effort to determine what information was contained in the affected email account. Based on its comprehensive investigation and manual document review, HG&E discovered on June 30, 2021 that the compromised email account contained a limited amount of personal information, including the affected resident’s full name and Social Security number.

HG&E has no evidence that any of the information has been misused. Out of an abundance of caution, HG&E wanted to inform you (and the affected resident) of the incident and to explain the steps that it is taking to help safeguard the impacted resident against identity fraud. HG&E is providing the affected resident with written notification of this incident commencing on or about August 3, 2021 in substantially the same form as the letter attached hereto. HG&E is advising the affected resident with a complimentary 12 months of credit monitoring and is advising the affected resident to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. HG&E is advising the affected resident about the process for placing a fraud alert and/or security freeze on their credit

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files and obtaining free credit reports. The affected resident is also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At HG&E, protecting the privacy of personal information is a top priority. HG&E is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. HG&E continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

Should you have any questions regarding this notification, please contact me at (248) 220-1354 or [jgiszczak@mcdonaldhopkins.com](mailto:jgiszczak@mcdonaldhopkins.com). Thank you for your cooperation.

Sincerely,

A handwritten signature in blue ink, appearing to read "James J. Giszczak".

James J. Giszczak

Encl.



Commissioners:  
Francis J. Hoey, III  
Robert H. Griffin  
James A. Sutter  
Manager:  
James M. Lavelle

**IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY**



Dear [REDACTED]:

We are writing with important information regarding a recent security incident. We received your information from your employer, [REDACTED] and the privacy and security of the personal information we maintain is of the utmost importance to Holyoke Gas & Electric ("HG&E"). As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

We recently learned that an unauthorized individual obtained access to one employee email account between November 2020 and March 29, 2021.

What We Are Doing.

Upon learning of the issue, HG&E immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on June 30, 2021 that the impacted email account contained some of your personal information. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

The impacted email account contained some of your personal information [REDACTED]

What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 1B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 1B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 1B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your account statements for fraudulent or irregular activity on a regular basis.



For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

- OTHER IMPORTANT INFORMATION -

1. **Enrolling in Complimentary 12-Month Credit Monitoring.**

**Activate IdentityWorks Credit 1B Now in Three Easy Steps**

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: [REDACTED]
3. PROVIDE the [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian. [REDACTED]. Be prepared to provide

**ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 1B MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 1B.

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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at [REDACTED]  
or [REDACTED] 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](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or [REDACTED]

\* 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.



## 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 1-year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
www.equifax.com  
1-800-525-6285

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
www.experian.com  
1-888-397-3742

### **TransUnion**

P.O. Box 6790  
Fullerton, CA 92834  
www.transunion.com  
1-800-680-7289

## 3. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, *at no charge*. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail, to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
1-800-349-9960

### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

### **TransUnion Security Freeze**

P.O. Box 2000  
Chester, PA 19016  
<http://www.transunion.com/securityfreeze>  
1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring company will send you a confirmation letter containing 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

## 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

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STATE OF NH  
DEPT OF JUSTICE

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