

# BakerHostetler

## Baker&Hostetler LLP

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June 30, 2021

### VIA E-MAIL (DOJ-CPB@DOJ.NH.GOV)

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

*Re: Incident Notification*

Dear Attorney General MacDonald:

We are writing on behalf of our client, Hudson Envelope of NJ Corp. (“Hudson”), to notify you of a security incident involving New Hampshire residents.<sup>[1]</sup> Hudson is a stationery manufacturing company headquartered in Northvale, New Jersey.

Hudson was recently alerted to suspicious activity involving its e-commerce website. Upon learning of this, Hudson promptly launched an investigation. Through this investigation, Hudson discovered that unauthorized code designed to capture cardholder data had been inserted on the web server that hosts its e-commerce website. The unauthorized code was present between June 25, 2020 and January 11, 2021, during which time it could have potentially captured cardholder names, billing and shipping addresses, email addresses, telephone numbers, payment card numbers, expiration dates, and card security codes (CVV) submitted by customers who placed orders and completed the checkout process on the website. On May 20, 2021, Hudson discovered that 55 New Hampshire residents placed an order on the website while the unauthorized code was present.

Beginning on June 30, 2021, Hudson is providing written notice via United States Postal Service mail to the New Hampshire residents whose information was potentially accessed by an unauthorized party. A sample copy of the letter is enclosed. The notice letter also provides a dedicated telephone number that notice recipients can call with any questions they may have.

To help prevent a similar incident from occurring in the future, Hudson has implemented enhanced logging and additional security features within its e-commerce environment.

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<sup>[1]</sup> This notice does not waive Hudson’s objection that New Hampshire lacks jurisdiction over it regarding any claims related to this matter.

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Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "D.B. Sherman". The signature is fluid and cursive, with the first name "D.B." and the last name "Sherman" clearly distinguishable.

David B. Sherman  
Partner



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

Hudson Envelope (“Hudson”) is committed to protecting the confidentiality and security of the information we maintain. We are writing to inform you about an incident that may have involved some of your information. This notice explains the incident, measures we have taken in response, and additional steps you can take to protect your information.

Hudson was recently alerted to suspicious activity involving its e-commerce website. Upon learning this, Hudson promptly launched an investigation. Through this investigation, Hudson discovered that unauthorized code designed to capture cardholder data was present on the web server that hosts its e-commerce website between June 25, 2020 and January 11, 2021, when the code was discovered and immediately removed. While present on the web server, the unauthorized code could have captured cardholder data, including cardholder names, billing and shipping addresses, email addresses, telephone numbers, payment card numbers, expiration dates, and card security codes (CVV), entered during the checkout process by customers who placed orders on the website. We reviewed order information for customers who placed orders on the website while the unauthorized code was present to identify individuals whose information might have been involved. On May 20, 2021, we discovered that you placed an order on the website while the unauthorized code was present.

We encourage you to review your payment card statements for any unauthorized charges. You should immediately report any such charges to your card issuer because payment card network rules generally provide that cardholders are not responsible for unauthorized charges that are timely reported. The phone number to call is usually on the back of your payment card. You can find information on additional steps you can take on the following pages.

We regret any concern or inconvenience this may cause you. To help prevent a similar incident from occurring in the future, Hudson has implemented enhanced logging and additional security features within its e-commerce environment. If you have questions, please call 1-855-731-3335, Monday – Friday, from 9:00 a.m. until 6:30 p.m., Eastern Time, excluding major U.S. holidays.

Sincerely,

Andrew Jacobs  
CEO

## 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](http://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](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://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](http://www.ftc.gov/idtheft)

***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.

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](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

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 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.

Hudson Envelope's address is 185 Legrand Avenue, Northvale, NJ 07647 and its phone number is 201-567-6666.

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- 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 reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a 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.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.