



Randy Sabett  
[rsabett@cooley.com](mailto:rsabett@cooley.com)

July 6, 2021

**By Certified Mail  
Return Receipt Requested**

Office of the New Hampshire Attorney General  
Consumer Protection & Antitrust Bureau  
33 Capitol Street  
Concord, NH 03301

Dear Sirs or Madams:

I write on behalf of my client, J&M Brown Company Inc. ("J&M Brown"), to inform you of a security incident (the "Incident") that may have affected the personal information of 44 New Hampshire residents. J&M Brown has notified potentially affected individuals and outlined some steps they may take to help protect themselves.

On June 1, 2021, J&M Brown discovered it was targeted by a ransomware attack in which an unauthorized actor gained access to J&M Brown's network on May 27, 2021. Upon discovery, J&M Brown immediately severed all connections between the affected corporate servers and workstations in an effort to contain the attack. J&M Brown is also working with forensic experts to conduct a technical investigation into the Incident. On June 7, 2021, the investigation revealed that the Incident may have affected personal information. The personal information involved in the Incident may have included names, addresses, phone numbers, email addresses, social security numbers, and bank account numbers and routing numbers.

J&M Brown takes the privacy of personal information very seriously, and deeply regrets that this Incident occurred. J&M Brown took steps to address this Incident promptly after it was discovered, including initiating an internal investigation into this Incident and retaining an independent forensic investigation firm to assist us in J&M Brown's investigation of, response to, and remediation of this Incident. J&M Brown anticipates implementing additional layers of protection designed to help prevent unauthorized access in the future and to enhance the security of its systems.

Affected individuals have been notified via a written letter on June 29, 2021. Affected individuals will also be provided 24 months of complimentary credit monitoring.

A form copy of the notice being sent to the potentially affected New Hampshire residents is included for your reference.

If you have any questions or need further information regarding this Incident, please contact me at (202) 728-7090 or [rsabett@cooley.com](mailto:rsabett@cooley.com).

RECEIVED

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CONSUMER PROTECTION

Very truly yours,

A handwritten signature in blue ink, consisting of several fluid, overlapping strokes that form a stylized representation of the name 'Randy Sabett'.

Randy Sabett

Enclosure



**J. & M. BROWN COMPANY**

[Date]

[Employee Name]

[Address]

[City, State, Zip]

Dear [name of employee]:

We are writing to inform you that on Tuesday, June 1, 2021, we discovered that we were the victim of a criminal ransomware attack in which an unauthorized party gained access to our network on or around June 1, 2021. The ransomware encrypted files on our servers and workstations.

Personal information may have been involved in the incident and could have included your name, address, phone number, email address, social security number, bank account number and routing number. Although our investigation is ongoing, we have no evidence that sensitive personal information was accessed or acquired based on our investigation to date and we are not currently aware of any fraud or misuse of your information as a result of this incident.

We are taking this matter very seriously. Upon learning of the incident, we hired a private investigative team to conduct a forensic analysis. We are also in the process of implementing additional layers of protection.

We want to make you aware of steps that you can take to protect your information as a precaution. Out of an abundance of caution, we are offering you free credit monitoring services for 24 months. We also wanted to make sure you are aware of certain immediate steps that you can take (for free) to further protect you against identity theft. We have enclosed instructions on how you can contact the three major credit bureaus to place a 90-day fraud alert on your account, inquire about any unusual activity on your accounts, and request a free credit report.

Protecting your privacy and security is of utmost importance to us. We sincerely apologize for any inconvenience this may cause you. Please feel free to contact Matt Noon at [mnoon@jmbco.com](mailto:mnoon@jmbco.com) or at (617) 971-1424 with any questions you may have regarding this matter.

Sincerely,

*David Noon*

David Noon  
President  
J&M Brown Company Inc.

## Information about Identity Theft Protection

### Information about Identity Theft Protection

**Activate Complimentary Identity Protection Services:** To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. 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:** **[enrollment end date]** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: **[URL]**
- Provide your **activation code:** **[code]**

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 **[customer service number]** by **[enrollment end date]**. Be prepared to provide engagement number **[engagement #]** as proof of eligibility for the identity restoration services by Experian.

**Additional Details Regarding Complimentary Identity Protection Services:** A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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.
- **Identity Restoration:** Identity Restoration specialists 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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **[customer service number]**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

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

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**Review Accounts and Credit Reports:** You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: 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).

**Security Freezes and Fraud Alerts:** 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. 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.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit 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 7 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

**National Credit Reporting Agencies Contact Information:**

Equifax ([www.equifax.com](http://www.equifax.com))  
**General Contact:**  
P.O. Box 740241, Atlanta, GA  
30374  
800-685-1111  
**Fraud Alerts and Security  
Freezes:**  
P.O. Box 740256, Atlanta, GA  
30374

Experian  
([www.experian.com](http://www.experian.com))  
**General Contact:**  
P.O. Box 2104, Allen, TX  
75013  
888-397-3742  
**Fraud Alerts and Security  
Freezes:**  
P.O. Box 9556, Allen, TX  
75013

TransUnion  
([www.transunion.com](http://www.transunion.com))  
**General Contact, Fraud  
Alerts and Security Freezes:**  
P.O. Box 2000, Chester, PA  
19022  
800-916-8800