



MULLEN
COUGHLIN_{LLC}

RECEIVED

JUL 24 2017

CONSUMER PROTECTION

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1275 Drummers Lane, Suite 302
Wayne, PA 19087

July 20, 2017

VIA U.S. MAIL

Attorney General Joseph Foster
Office of the New Hampshire Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

Re: Notice of Data Privacy Event

Dear Attorney General Foster:

We represent the accounting firm Massood & Company, PA (“Massood”), 12 Furler Street, Post Office Box 144, Totowa, NJ 07512, and write to notify your office of an incident that may affect the security of certain personal information relating to approximately two (2) New Hampshire residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Massood does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

Nature of the Data Event

On March 28, 2017, Massood received reports of issues with certain client’s 2016 tax filings. Massood immediately launched an investigation and determined, through this investigation, that it was the target of a data security incident that affected the security of some personal information for certain clients. Massood has been working diligently, with the assistance of third party forensic investigators, to determine the full nature and scope of this incident. Through the ongoing investigation, Massood has determined that an unauthorized actor or actors gained unauthorized access to Massood’s network and, consequently, to some personal information of certain Massood clients. The investigation has determined that the unauthorized actor(s) may have had access to Massood’s system from February 17, 2017 to March 28, 2017. The client information that was present on the affected systems may include the following categories of information: (1) name; (2) address; (3) Social Security number; (4) wage/income information; and (5) date of birth.

Notice to New Hampshire Residents

On April 8, 2017, Massood began providing preliminary notice of this incident to individuals identified as affected. This notice was provided in substantially the same form as the document attached hereto as *Exhibit A*. Notice to potentially affected individuals has continued since that time as the investigation progressed and additional data was identified as potentially impacted by this incident. On July 20, 2017, Massood will provide written notice of this incident to approximately two (2) potentially impacted New Hampshire residents. Written notice will be provided in substantially the same form as the letter attached hereto as *Exhibit B*.

Other Steps Taken and To Be Taken

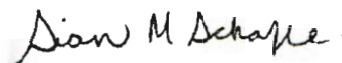
Upon discovering this incident, Massood immediately began an investigation to determine the nature and scope of this incident, including identifying the clients who may be affected, putting in place resources to assist them, and providing them with notice of this incident.

Massood is providing potentially affected individuals access to one year of credit and identity monitoring services, including identity restoration services. Additionally, Massood is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Massood has reported this incident to the IRS, state tax agencies, and the FBI and will be notifying other relevant state Attorneys General.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4799.

Very truly yours,



Sian Schafle of
MULLEN COUGHLIN LLC

Exhibit A

MEMORANDUM

TO: Valued Clients
DATE: April XX, 2017
RE: URGENT COMMUNICATION – Preliminary Notice of Data Incident

We recently discovered that our company has experienced a data security incident that may affect the security of your personal information. The confidentiality, privacy, and security of information in our care is one of our highest priorities. At this time, we are working with third party forensic experts to investigate the nature and scope of this incident. While we work to investigate, we are providing you with notice of this incident and information you can use to better protect against the misuse of your personal information, if you feel it is appropriate to do so.

In the coming days, we will be providing more information to those potentially affected by this incident. In the meantime, we felt it important to notify you about this incident, what we are doing to investigate and respond, and what you can do to better protect against the misuse of your information as quickly as possible. Here are some actions that we are taking and that we encourage you to take:

- File Your 2016 Tax Returns. We are going to assist you and we encourage you to file your 2016 tax return as soon as possible, if that has not yet occurred. Also, you can contact the IRS at <http://www.irs.gov/Individuals/Identity-Protection> for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for more information.
- Notice to Law Enforcement and the IRS. We have notified the IRS and we will also be notifying necessary state Attorneys General. We have also reported to the FBI.
- Monitor your credit reports. For suspicious or unauthorized activity. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
800-680-7289
www.transunion.com

We apologize for any inconvenience or concern this incident causes you. Please know that we are working diligently to investigate and respond to this incident.

Sincerely,

Michael Massood

Exhibit B



00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

July 20, 2017

Re: Notice of Data Breach

Dear John Sample:

I am writing to make you aware of a recent data privacy incident that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? On March 28, 2017, Massood & Company, P.A. CPA's ("Firm") received reports of issues with certain client's 2016 tax filings. The Firm immediately launched an investigation and has been working diligently, with the assistance of third party forensic investigators, to determine the full nature and scope of this incident. Through the investigation, the Firm has determined that an unauthorized actor or actors had gained unauthorized access to the Firm's network and, consequently, may have had access to some personal information of certain Firm clients. The investigation has determined that the unauthorized actor(s) may have had access to the Firm's system from February 17, 2017 to March 28, 2017.

What Information Was Involved? The information relating to you that was present on the affected systems may include the following categories of information: (1) name; (2) address; (3) Social Security number; (4) wage/income information; and (5) date of birth.

What We Are Doing. The confidentiality, privacy, and security of information in our systems is one of our highest priorities. The Firm has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards. Additionally, we have reported this incident to the IRS, state tax agencies, and the FBI and will be notifying the relevant state Attorneys General.

As an added precaution, we are offering you access to one year of identity theft protection and credit monitoring services through AllClear ID at no cost to you. We encourage you to enroll in these services, as we are not able to act on your behalf to do so. More information on the services being offered and information on how to enroll can be found in the enclosed "Steps You Can Take to Protect Your Information."

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information" for additional steps you can take to better protect against the potential misuse of your personal information. You can also enroll to receive the free credit monitoring and identity theft protection services we are offering at no cost to you.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact our dedicated assistance line at 1-855-861-4016, Monday through Saturday, 8:00 a.m. – 8:00 p.m. Central Time.

Again, we take the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

Michael Massood Jr., CPA
President



STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Credit Monitoring and Identity Theft Restoration. As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months:

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-861-4016 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4016 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

We encourage you to enroll in the credit monitoring services we are offering, at no cost to you, as we are not able to act on your behalf to enroll you in the credit monitoring service.

Contact the IRS. You can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

Monitor Your Accounts.

Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Security Freeze. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. Fees vary based on where you live, but commonly range from \$3 to \$15. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/



Additional Information. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.

For Maryland residents, the Maryland Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. The Firm is located at 12 Furler Street, Post Office Box 144, Totowa, NJ 07512.

For North Carolina residents, the North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.

For New Mexico residents, we encourage you to review your rights pursuant to the Fair Credit Reporting act by visiting: www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.