



MULLEN
COUGHLIN^{LLC}
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NOV 22 2021

CONSUMER PROTECTION

Samuel Sica, III
Office: (267) 930-4802
Fax: (267) 930-4771
Email: ssica@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

November 17, 2021

VIA U.S. MAIL

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

Re: Notice of Data Event

Dear Sir or Madam:

We represent Meritus Federal Credit Union ("Meritus") located at 515 Guilbeau Road Lafayette, Louisiana 70506, and are writing to notify your office of an event that may affect the security of certain personal information relating to approximately one (1) New Hampshire resident. By providing this notice, Meritus does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about July 28, 2021, Meritus identified suspicious activity related to an employee's email account. Meritus immediately launched an investigation into the nature and scope of the incident with the assistance of third-party computer forensic specialists. Through this investigation, Meritus learned that an unauthorized individual accessed the employee's email account for a short period of time on July 28, 2021.

Meritus then engaged third-party specialists to undertake a comprehensive programmatic and manual review of information stored on the impacted email account to determine what information was affected and to whom the information related. Upon completion of the third-party review, Meritus then conducted a manual review of its records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. Meritus completed its review on or around October 18, 2021.

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The information that could have been subject to unauthorized access for the New Hampshire resident includes name and Social Security number.

Notice to New Hampshire Resident

On November 17, 2021, Meritus began providing written notice of this event to affected individuals, which includes approximately one (1) New Hampshire resident. Written notice is being provided in substantially the same form as the letter attached hereto as *Exhibit A*. Meritus also posted notice of this event on its website in substantially the same form as the notice attached hereto as *Exhibit B*.

Other Steps Taken and To Be Taken

Upon discovering the event, Meritus moved quickly to investigate and respond, assess the security of its systems, and notify potentially affected individuals. Meritus is also working to implement additional safeguards and training to its employees. Meritus is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Meritus is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Meritus is providing individuals with 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. Meritus also notified appropriate state and federal regulators.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4802.

Very truly yours,



Samuel Sica, III of
MULLEN COUGHLIN LLC

EXHIBIT A



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

<<Variable Data 2 – CA Header>>

Dear <<Name 1>>:

Meritus Federal Credit Union ("Meritus") is providing notice of a recent event that may affect the security of some of your information. Although we have no indication that your information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to protect your information, should you feel it appropriate to do so.

What Happened? On or around July 28, 2021, Meritus identified suspicious activity related to an employee's email account. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed an employee's email account for a short period of time on July 28, 2021.

In an abundance of caution, we then worked with specialists to undertake a comprehensive review of information stored in the impacted email account to determine what information was affected and to whom the information related. We then conducted a manual review of our records to confirm the identities of individuals affected by this event and their contact information to provide notifications. We completed our review on or around October 18, 2021.

What Information Was Involved? Our investigation determined that the following types of information related to you were present in the email account at the time of the event: name and <<Breached Elements>>.

What We Are Doing. We take this event and the security of information in our care seriously. Upon discovering this event, we promptly took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

While we are unaware of any fraudulent misuse of your information as a result of this event, as an additional precaution, Meritus is offering you access to <<CM Length - 12/24>> months of complimentary credit monitoring and identity restoration services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors for the next twelve to twenty-four months. Please also review the enclosed *Steps You Can Take to Protect Your Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that are being offered.

For More Information. If you have additional questions, please call our toll-free assistance line at 1-855-675-3140, Monday through Friday (excluding U.S. holidays) from 8:00 a.m. to 8:00 p.m. Central Time. You may also write to Meritus at 515 Guilbeau Road Lafayette, LA 70506.

Sincerely,

A handwritten signature in cursive script that reads "Brian Leger".

Brian Leger
President/CEO
Meritus Federal Credit Union

STEPS YOU CAN TAKE TO PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary <<CM Length - 12/24>>-month membership of Experian's IdentityWorks. 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 Deadline>> (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: <<Activation 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 1-877-288-8057 by <<Enrollment Deadline>>. Be prepared to provide engagement number <<Engagement #>> as proof of eligibility for the identity restoration services by Experian.

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.¹
- **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 Insurance²:** 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 1-877-288-8057. 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 <<CM Length - 12/24>> months 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. You will also find self-help tips and information about identity protection at this site.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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 also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is one (1) Rhode Island resident impacted by this incident.

EXHIBIT B

November 17, 2021 Meritus Federal Credit Union (“Meritus”) is issuing notice of a recent event that may affect the security of some of our members personal information. Although we are unaware of any actual misuse of this information, we are providing information about the event, the response to this event, and steps affected individuals may take to better protect against the possibility of identity theft and fraud, should affected individuals feel it is necessary to do so.

What Happened. On or around July 28, 2021, we identified suspicious activity related to an employee’s email account. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed an employee’s email account for a short period of time on July 28, 2021.

What Information Was Affected. We conducted a thorough review of the affected data to determine what types of information were involved and to whom it related. While the specific data elements vary for each potentially affected individual, the scope of information potentially involved includes individuals’ name, date of birth, Social Security number, driver’s license number or state identification number, financial account information, payment card information, and limited medical and health insurance information.

What We are Doing. We take this event and the security of your information seriously. Upon discovering the suspicious activity, we promptly took steps to investigate, respond, and assess the security of our systems. We reviewed and enhanced our information security policies and procedures to reduce the risk of a similar event occurring in the future. We are also mailing notice letters to the individuals identified as potentially impacted for whom we have valid mailing addresses. If an individual did not receive a letter but would like to know if they are affected, they may call our dedicated assistance line, detailed below.

What Affected Individuals Can Do. As a precautionary measure, individuals are encouraged to remain vigilant against incidents of identity theft by reviewing account statements and free credit reports for unusual activity and to detect errors for the next twelve to twenty-four months. Additional resources can be found below in the *Steps You Can Take to Help Protect Your Personal Information*.

For More Information. If you have additional questions, Meritus may be contacted at 1-855-675-3140 Monday through Friday, during the hours of 8:00 a.m. to 8:00 p.m., Central Time (excluding U.S. holidays). You may also write to Meritus at 515 Guilbeau Road, Lafayette, LA 70506.

Steps You Can Take To Help Protect Your Personal Information

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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 also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.