



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

RECEIVED

OCT 12 2021

CONSUMER PROTECTION

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

October 7, 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 1st MidAmerica Credit Union ("1st MidAmerica") located at 731 East Bethalto Dr., Bethalto, IL 62010, and we are writing to notify your office of an incident that may affect the security of some personal information relating to four (4) New Hampshire residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, 1st MidAmerica 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

In May of 2021, 1st MidAmerica discovered that an unauthorized email had been sent from the account of one of its employees. 1st MidAmerica immediately launched an investigation with the assistance of third-party computer forensic specialists. In early June, the investigation determined that there was unauthorized access to the account between May 12, 2021 and May 20, 2021. 1st MidAmerica then took steps to review the contents of the account to identify whether it contained any sensitive information. That review was completed on or around August 6, 2021.

1st MidAmerica is not aware of any evidence of actual or attempted misuse of information and there is no evidence that data was downloaded from the email account. However 1st MidAmerica, out of an abundance of caution, conducted an extensive review of the contents of the impacted email account in order to provide notice to impacted individuals.

The information that could have been subject to unauthorized access includes name, address, date of birth, driver's license number and Social Security number.

Notice to New Hampshire Residents

On or about October 7, 2021, 1st MidAmerica provided written notice of this incident to all affected individuals, which includes four (4) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, 1st MidAmerica moved quickly to investigate and respond to the incident, assess the security of 1st MidAmerica systems, and notify potentially affected individuals. 1st MidAmerica is also working to implement additional safeguards and training to its employees. 1st MidAmerica is providing access to credit monitoring services for two years, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, 1st MidAmerica 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. 1st MidAmerica 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,



Christopher J. DiIenno of
MULLEN COUGHLIN LLC

CJD/jlm

NH DEPT OF JUSTICE
OCT 12 2021 PM 2:32

EXHIBIT A

Return Mail Processing
PO Box 999
Suwanee, GA 30024

October 7, 2021

1 1 269 *****AUTO**MIXED AADC 300
SAMPLE A. SAMPLE - L01



APT ABC
123 ANY ST
ANYTOWN, US 12345-6789



Re: Notice of Data Event

Dear Sample A. Sample:

During this time of aggressive cybersecurity threats, an unauthorized individual gained access to the email account of a member of the 1st MidAmerica Credit Union (“1st MidAmerica”) team. We are writing to inform you of this incident, which may impact some of your information. We are providing you with information about the event, our response, and steps you may take to better protect your information, should you feel it is appropriate to do so.

What Happened? In May of 2021, 1st MidAmerica discovered that an unauthorized email had been sent from the account of one of its employees. We immediately launched an investigation with the assistance of third-party computer forensic specialists. In early June, the investigation determined that there was unauthorized access to the account between May 12, 2021 and May 20, 2021. We then took steps to review the contents of the account to identify whether it contained any sensitive information. That review was completed on or around August 6, 2021. We are not aware of any evidence of actual or attempted misuse of information and we have no evidence that data was downloaded from the email account.

What information was involved? The investigation determined that the following information relating to you was involved in this incident: name, [Extra1][Extra2]. We are not aware of any evidence of actual or attempted misuse of information and we have no evidence that data was downloaded from the email account.

What Are We Doing? 1st MidAmerica takes the confidentiality and security of information very seriously. We promptly investigated this incident and took steps to assess the security of our email system. Because security threats are ever changing, we continually update our security protocol and will continue these practices. As an added precaution, we are providing you with access to complimentary credit monitoring services through Experian for two years.

What Can You Do? We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements over the next 12 to 24 months and free credit reports for suspicious activity and to detect errors. We also encourage you to review the "Steps You Can Take to Help Protect Your Information" section of this letter.

For More Information. If you have additional questions, please call (888) 397-0057 (toll-free), Monday through Friday from 8 a.m. - 10 p.m. Central Time and Saturday through Sunday from 10 a.m. - 7 p.m. Central Time (excluding U.S. holidays).

Sincerely,

1st MidAmerica Credit Union

Should you wish to place a 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. 1st MidAmerica is located at 731 East Bethalto Dr., Bethalto, IL 62010.

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 a violator. 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 are 0 Rhode Island residents impacted by this incident.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Identity Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for two years.

Please note that Identity Restoration is available to you for two years 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorksSM a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(888) 397-0057** by **January 31, 2022**. Be prepared to provide engagement number **B018502** as proof of eligibility for the Identity Restoration services by Experian.

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, 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.