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ATTORNEYS AT LAW

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DEC 26 2019

CONSUMER PROTECTION

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1275 Drummers Lane, Suite 302
Wayne, PA 19087

December 20, 2019

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 Milwaukee School of Engineering (“MSOE”) located at 1025 N Broadway Milwaukee, WI 53202 and are writing to notify your office of an incident that may affect the security of some personal information relating to one (1) New Hampshire resident. 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, MSOE 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 April 4, 2019, MSOE learned of suspicious activity related to a certain employee email account. MSOE immediately launched an investigation to determine the full nature and scope of this incident. Through its detailed and exhaustive investigation, MSOE confirmed that an unknown actor(s) gained access to certain MSOE employee email accounts as the result of a phishing attack. The employees’ email credentials were changed, and the email accounts have been secured. A leading forensic investigation firm was immediately retained to assist with MSOE’s investigation into what happened and what information was contained within the email accounts may have been accessible. The investigation determined that an unknown individual had accessed certain MSOE employees’ email accounts as early as January 22, 2019.

The contents of the accounts were reviewed through a manual and programmatic process to determine what sensitive data may have been accessible. On July 3, 2019, MSOE confirmed the identities of the individuals who may have had information accessible as a result of the incident

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and MSOE promptly launched a review of their files to ascertain address information for the impacted individuals.

The information that could have been subject to unauthorized access includes name, address, and credit card information.

Notice to New Hampshire Resident

On or December 20, 2019, MSOE provided written notice of this incident to all affected individuals, which includes one (1) New Hampshire resident. 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, MSOE moved quickly to investigate and respond to the incident, assess the security of MSOE systems, and notify potentially affected individuals. MSOE is also working to implement additional safeguards and training to its employees. MSOE is providing access to credit monitoring services for twelve 12 months through Kroll, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, MSOE 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. MSOE is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, 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. DiLenno of
MULLEN COUGHLIN LLC

EXHIBIT A



Milwaukee School of Engineering
1025 North Broadway
Milwaukee, WI 53202-3109
414-277-7300 | msoe.edu

<<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>>,

Milwaukee School of Engineering ("MSOE") discovered that it became the target of a phishing email campaign that compromised several MSOE email account credentials. We write to provide you with information on the incident, steps MSOE is taking in response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is appropriate.

What Happened? On or about April 4, 2019, MSOE learned of suspicious activity related to a certain employee email account. We immediately launched an investigation to determine the full nature and scope of this incident. Through its detailed and exhaustive investigation, MSOE confirmed that an unknown actor(s) gained access to certain MSOE employee email accounts as the result of a phishing attack. The employees' email credentials were promptly changed, and the email accounts involved have been secured. A leading forensic investigation firm was immediately retained to assist with MSOE's investigation into what happened and what information contained within the email accounts may be affected. The investigation determined that an unknown individual had accessed certain MSOE employees' email accounts as early as January 22, 2019.

The contents of the accounts were reviewed through a manual and programmatic process to determine what sensitive data may have been accessible. On July 3, 2019, we confirmed the identities of the individuals who may have had information accessible as a result of the incident and promptly launched a review of our files to ascertain address information for the impacted individuals.

What Information Was Involved? While we have no evidence that your information was subject to actual or attempted misuse, we confirmed that your <<b2b_text_1(Impacted Data)>> were contained within the affected employee email accounts.

What is the Milwaukee School of Engineering Doing? MSOE takes the security of personal information in our care very seriously. Upon learning of this event, we promptly notified potentially impacted employees and worked with them to secure their relevant MSOE accounts. MSOE has established security measures in place to protect data in its care. In addition, MSOE is taking steps to enhance data security protections to help protect against similar incidents in the future including implementing increased security measures for account access. We are also notifying state and federal regulators as required by law.

As an added precaution, we secured the services of Kroll to provide identity monitoring for one (1) year at no cost to you. Please review the instructions contained in the attached "Steps You Can Take to Help Protect Your Information" to activate and receive these services. The cost of this service will be paid for by MSOE. It is incumbent upon you to activate these services, as we are not able to act on your behalf to activate you in the identity monitoring service.

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 1-877-514-0832, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

MSOE takes 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,

Milwaukee School of Engineering

Steps You Can Take to Help Protect Your Information

Activate Identity Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit enroll.idheadquarters.com to activate and take advantage of your identity monitoring services.

You have until **March 19, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Monitor Your Accounts.

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 listed below directly to request a free copy of your credit report.

You have the 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/fraud-alerts

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, 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); or 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 been delayed by law enforcement.

For North Carolina residents, the Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; or www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

For Maryland residents, the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662; or www.oag.state.md.us. MSOE may be contacted by mail at 1025 North Broadway, Milwaukee, WI 53202.

For Rhode Island Residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, Rhode Island 02903; www.riag.ri.gov; or 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 no Rhode Island residents potentially impacted by this incident.

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

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.