



STATE OF NH
DEPT OF JUSTICE
2017 MAR 23 11:17

March 17, 2017

NH Department of Justice
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

To Whom It May Concern:

I write on behalf of netPolarity Inc. ("netPolarity") to supplement our previous notice regarding a security incident (see attached March 13, 2017 correspondence).

A netPolarity employee recently received a "phishing" email that appeared to come from netPolarity's CEO and that instructed the employee to provide W-2 forms in response. The employee mistakenly responded to this email by sending W-2 forms as an attachment. The W-2 forms included the names and Social Security numbers of 2 New Hampshire residents.

Upon discovering that the email was a scam, netPolarity acted swiftly to investigate, develop a response plan, and prevent a recurrence. netPolarity also promptly notified the FBI and will cooperate in any investigation.

netPolarity will send a notification to all affected New Hampshire residents on or about March 17, 2017 and offer them a two-year membership in Experian's IdentityWorks Credit Plus credit monitoring product at no cost to them. A copy of the template notice is enclosed with this letter.

If you have any questions concerning this matter, please do not hesitate to contact me at 408-971-0250 or h Zhang@netpolarity.com.

Regards,



Haiya Zhang
Chief Executive Officer
netPolarity



STATE OF NH
DEPT. OF JUSTICE
2017 MAR 23 11:11:17

March [insert mailing date], 2017

INSERT NAME
INSERT ADDRESS
INSERT ADDRESS

Dear [insert name]:

At netPolarity Inc. ("netPolarity"), we are committed to safeguarding the personal information of our staff and temporary personnel. However, even strong security measures can be defeated when scammers deceive employees who are authorized to access employee personal information. We are writing to inform you about such a scam that involved your personal information and to let you know the steps that netPolarity is taking in response.

On March 2, 2017, a netPolarity employee received a "phishing" email that appeared to come from netPolarity's CEO and that instructed the employee to provide W-2 forms in response. The employee mistakenly responded to this email by sending W-2 forms, including yours, as an attachment. The W-2 forms included your name and Social Security number.

I want to assure you that this incident did not impact the security of netPolarity's data systems and network and involved only human error in response to a criminal scam. Employee W-2 information was the only data disclosed in this incident.

Upon discovering on March 9, 2017 that the email was a scam, netPolarity acted swiftly to investigate, develop a response plan, and prevent a recurrence. netPolarity promptly notified the FBI and will cooperate in any investigation. We also arranged identity theft protection services for you. In this letter, you will find information about those services and additional steps you can take to protect your identity.

More specifically, netPolarity is offering you the opportunity to enroll in two years of identity protection at no cost to you through Experian, one of the three nationwide credit bureaus. The identity protection product, called IdentityWorks Credit Plus, provides identity restoration services, fraud detection tools, and other benefits, such as monitoring your credit file. Starting today, if you suspect that your personal information has been used fraudulently, you can call Experian's identity restoration agents to assist you to investigate and resolve any incidents of fraud. You may take advantage of this benefit, at any time, until March 31, 2019, by calling the toll-free number below; no enrollment or activation is necessary. The terms and conditions for identity restoration are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate your membership in IdentityWorks Credit Plus. IdentityWorks Credit Plus will monitor your personal information and alert you of any signs of identity theft. In addition, IdentityWorks Credit Plus will provide identity restoration assistance through its ExtendCARE service even

after your membership expires if you activate your membership before March 31, 2019. There is currently no end date for ExtendCARE. Please review the information about IdentityWorks Credit Plus's additional benefits that is enclosed with this notice.

To start monitoring your identity, please follow the steps below:

- **Visit** the IdentityWorks Credit Plus website to enroll: www.experianidworks.com/plus2, or call 877-890-9332 to enroll by phone and provide Engagement Number DB00950
- **Provide** your activation code: **[code]**

The deadline for enrollment is March 31, 2019.

If you have questions, need assistance with identity restoration, or would like an alternative to enrolling in IdentityWorks Credit Plus online, please contact Experian's customer care team at 877-890-9332. Be prepared to provide Engagement Number DB00950 as proof of eligibility for the identity protection services provided by Experian.

Please know that netPolarity takes the security of your personal information seriously. NetPolarity is reviewing our processes and procedures and will increase training across NetPolarity on security measures, including avoiding phishing scams.

We deeply regret any inconvenience this incident might cause you. If you have any questions, please contact our HR Manager Cathleen Fucci at 408.200.3225.

Sincerely,

Haixia Zhang
Chief Executive Officer
netPolarity Inc.

Steps To Protect The Security Of Your Personal Information

By taking the following steps, you can help reduce the risk that your personal information may be misused.

1. Enroll in IdentityWorks Credit Plus. You must personally activate identity monitoring for it to be effective. The notice letter contains instructions and information on how to activate IdentityWorks Credit Plus's fraud detection tools. If you need assistance or if you want to enroll by telephone, you should contact Experian directly at 877-890-9332. Experian's IdentityWorks Credit Plus product will provide the following:

- **Experian credit report at sign-up:** See what information is associated with your credit file.
- **Credit Monitoring:** Actively monitors the 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 IdentityWorks Credit Plus membership has expired.
- **\$1 Million Identity Theft Insurance¹:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please direct questions about the IdentityWorks Credit Plus product to Experian and provide Engagement Number DB00950. Enrolling in IdentityWorks Credit Plus will not affect your credit score.

2. Tax-Related Identity Theft. Once you file your tax return, the hacker will not be able to submit false tax returns using your Social Security number, so it is in your interest to file as promptly as possible. You can find out whether a federal tax return has been filed using your Social Security number by calling the IRS at 800-908-4490 7 am – 7 pm local time Mon – Fri. You should also check whether your state tax authority has guidance related to tax-related identity theft at the state level.

If the IRS rejects your e-filed tax return because of a duplicate tax filing with your Social Security number, you should submit your tax returns in paper form and include the Identity Theft Affidavit, Form 14039, with your filing. The fraudulent filing will not impact the amount of any tax refund for which you may be eligible. If you receive a Letter 4883C from the IRS asking you to verify your identity within 30 days, you should follow the instructions in the letter. For more information about tax-related identity theft and how to respond to it, please visit the IRS' website at: <https://www.irs.gov/individuals/identity-protection>. You also may contact the IRS Identity Protection Specialized Unit at (800) 908-4490 (Monday - Friday, 7 am - 7 pm local time; Alaska and Hawaii follow Pacific Time).

3. Review your credit reports. Under federal law, you are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

4. Review your account statements. You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities and other service providers.

5. Remain vigilant and respond to suspicious activity. If you receive an e-mail or mail alert from Experian or observe any other suspicious activity, contact an Experian identity restoration agent toll-free at 877-890-9332. If you notice suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You also should consider reporting such activity to your local police department, your state's attorney general, and the Federal Trade Commission.

¹ Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

6. Consider placing a fraud alert with one of the three national credit bureaus. You can place an initial fraud alert by contacting one of the three national credit bureaus listed below. For 90 days, an initial fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. You can also receive information from all three bureaus regarding how to place a security freeze. You will need to contact each credit bureau to place a security freeze on your credit report at that bureau. The contact information for all three bureaus is as follows:

Equifax
P.O. Box 740256
Atlanta, Georgia 30374
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
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

6. Additional Information. You can obtain additional information about steps you can take to prevent identity theft, including how to place a fraud alert or security freeze, from the following:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW, Washington, DC 20580
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>
(877) IDTHEFT (438-4338) / TDD: (866) 653-4261