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CONSUMER PROTECTION

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October 3, 2017

Via Regular Mail

Attorney General Joseph Foster
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Notice of Data Security Incident at Nussbaum Yates Berg Klein & Wolpov, LLP

Dear Attorney General Foster:

We represent Nussbaum Yates Berg Klein & Wolpov, LLP (a New York-based accounting firm), and we are writing to notify you of a data security incident that involved the personal information of four (4) New Hampshire residents. In June of 2017, Nussbaum Yates Berg Klein & Wolpov, LLP noticed that they were receiving a higher-than-usual number of notifications from the IRS regarding potential fraudulent returns being filed by their clients. They immediately opened an investigation and learned that 44 client documents had been accessed by an unauthorized party from the secure database hosted by CCH in May of 2017 by utilizing the log-in credentials of one particular Nussbaum Yates Berg Klein & Wolpov, LLP employee. This database was used by Nussbaum Yates Berg Klein & Wolpov, LLP and their clients to safely transfer and store documents relevant to tax returns.

A forensic expert was promptly engaged, and they determined that an outside party gained unauthorized access to the CCH portal by changing the password of the Nussbaum Yates Berg Klein & Wolpov, LLP employee by sending a "reset password" e-mail to the employee's e-mail address. It is therefore presumed that the unauthorized party also had access to that employee's e-mail account. While we have no definitive evidence that sensitive information contained in the tens of thousands of e-mails in that employee's account were accessed, downloaded or otherwise viewed – we are providing notifications to all individuals whose personal information was contained therein. In an abundance of caution, the passwords of every Nussbaum Yates Berg Klein & Wolpov, LLP employee were promptly changed, and the security questions and answers of the subject employee were also changed. CCH is on notice of this matter as well.

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Notification letters are being sent to each of the affected New Hampshire residents within one week, and a copy of the template letter is enclosed for your reference. To be proactive, we have also offered one year of free identity monitoring services, which include Credit Monitoring, Web Watcher, Identity Consultation, and Identity Restoration and reimbursement.

Should you have any additional questions regarding this incident, please do not hesitate to contact the undersigned.

Very truly yours,

STEWART BERNSTIEL REBAR & SMITH



Cathleen Kelly Kebar

Encl.



NUSSBAUM YATES
BERG KLEIN & WOLPOW, LLP
Certified Public Accountants

<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<ZipCode>>

<<Date>> (Format: Month Day, Year)

Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to advise you about a data security incident that may have exposed some of your personal information. We want to emphasize that we understand how important your privacy is, and that we at Nussbaum Yates Berg Klein & Wolpov, LLP (NYBKW) take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the incident.

What happened and what information was involved?

Recently, we learned that an unauthorized party gained access to the e-mail account of one of our partners. The e-mail account contained over 80,000 e-mails, some of which included names, Social Security numbers, drivers' license numbers and/or financial account numbers of certain individuals. While we have no definitive information to indicate that this sensitive information was actually accessed or viewed, we analyzed all of these e-mails and attachments to provide this notification to all such individuals in an abundance of caution.

What we are doing.

Immediately upon learning of this incident, NYBKW retained the services of an incident response team, which included a leading and renowned forensic expert – Kroll Cyber Security, LLC, to fully analyze our systems and determine the scope and extent of this privacy incident. We are continuing to invest time and resources into implementing and enforcing security measures and protocols designed to safeguard our clients' documents and information. For example, we have instituted the use of two-factor authentication for e-mail at our firm.

To further help relieve concerns and restore confidence following this incident, we 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, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit my.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until <<Date>> to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call Kroll at 1-???-???-?????. Additional information describing your services is included with this letter.

What you can do.

Please review the enclosed "Additional Resources" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For more information.

If you have questions, please call Kroll at 1-???-???-????, Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time. Please have your membership number ready.

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction, and we invite you to contact the call center with any questions you may have.

Sincerely,

Steven Wolpow, CPA

Steven Wolpow
Managing Partner

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies is:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to:
Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A 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.

Security Freeze. You have the ability to place a security freeze on your credit report.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The credit reporting agencies may charge a fee to place a freeze, temporarily lift it or permanently remove it. The fee is waived if you are a victim of identity theft and have submitted a valid investigative or law enforcement report or complaint relating to the identity theft incident to the credit reporting agencies. (You must review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.)

For Massachusetts residents: The fee for each placement of a freeze, temporary lift of a freeze, or removal of a freeze is \$5.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



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 Internet Explorer, Chrome, Firefox, and Safari. 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.