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STATE OF NH
DEPT OF JUSTICE

2020 SEP 30 PM 12: 51

McDonald Hopkins PLC
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Bloomfield Hills, MI 48304

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September 22, 2020

VIA U.S. MAIL

Attorney General Gordon MacDonald
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: PV Settlement, LLC – Incident Notification

Dear Attorney General MacDonald:

McDonald Hopkins PLC represents PV Settlement, LLC (“PV Settlement”). I am writing to provide notification of an incident at PV Settlement that may affect the security of personal information of approximately one (1) New Hampshire resident. PV Settlement’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, PV Settlement does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

PV Settlement recently learned that an unauthorized individual may have obtained access to two PV Settlement employee email accounts between September 23, 2019 and October 18, 2019. PV Settlement immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email accounts and the security of the emails and attachments contained within them. PV Settlement devoted considerable time and effort to determine what information was contained in the affected email accounts. Based on its comprehensive investigation and document review, which concluded on September 9, 2020, PV Settlement discovered that the compromised email account(s) contained a limited amount of personal information, including the affected resident’s full name and financial account information.

To date, PV Settlement is not aware of any reports of identity fraud or improper use of any information as a direct result of this incident. Nevertheless, out of an abundance of caution, PV Settlement wanted to inform you (and the affected resident) of the incident and to explain the steps that it is taking to help safeguard the affected resident against identity fraud. PV Settlement is providing the affected resident with written notification of this incident commencing on or about September 23, 2020 in substantially the same form as the letter attached hereto. PV Settlement is advising the affected resident about the process for placing fraud alerts and/or security freezes on his/her credit files and obtaining free credit reports. The affected resident is

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being advised to contact his/her financial institution to inquire about steps to take to protect his/her account. The affected resident is also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At PV Settlement, protecting the privacy of personal information is a top priority. PV Settlement is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. PV Settlement continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions concerning this notification, please contact me at (248) 593-2952 or cbattersby@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,

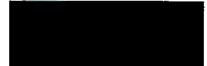


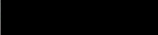
Colin M. Battersby

Encl.



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



Dear 

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to PV Settlement, LLC. ("PV Settlement"). We wanted to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

What Happened?

We recently learned that an unauthorized individual may have obtained access to two PV Settlement employee email accounts between September 23, 2019 and October 18, 2019.

What We Are Doing.

We immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email accounts and the security of the emails and attachments contained within them. We devoted considerable time and effort to determine what information was contained in the affected email accounts.

What Information Was Involved?

Based on our comprehensive investigation and document review, which concluded on September 9, 2020, we discovered that the compromised email account(s) contained your 

What You Can Do.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. Out of an abundance of caution, we wanted to make you aware of the incident and suggest steps that you should take to protect yourself.

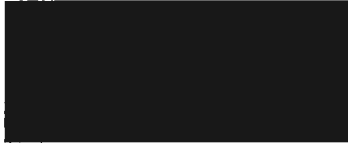
This letter provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time.

Sincerely,



PV Settlement, LLC

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert on Your Credit File.

We recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

Experian
P.O. Box 2002
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>
1-800-349-9960

Experian Security Freeze
PO Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/securityfreeze>
1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.