



David S. Kantrowitz
+1 617 570 1254
DKantrowitz@goodwinlaw.com

Goodwin Procter LLP
100 Northern Avenue
Boston, MA 02210

goodwinlaw.com
+1 617 570 1000

RECEIVED

JUL 20 2020

CONSUMER PROTECTION

July 17, 2020

VIA FEDEX

Office of the New Hampshire Attorney General
33 Capitol Street
Concord, NH 03301

RE: NOTICE OF DATA SECURITY INCIDENT

Dear Sir/Madam:

We write on behalf of Quicken Loans, Inc. ("Quicken Loans") to notify you of a data security incident that Quicken Loans recently experienced. Specifically, on or around April 22, 2020, an unauthorized person gained access to email inboxes belonging to a small number of Quicken Loans employees. As a result, the intruder may have viewed certain personal information in Quicken Loans' possession. Quicken Loans discovered the incident shortly thereafter, and recently completed its review to determine those who are potentially affected.

After discovering the incident, Quicken Loans worked to determine the nature and scope of the access and ensure it was contained. The information potentially accessed includes name, bank account number, Social Security number, and address and email address. Quicken Loans is notifying one (1) New Hampshire borrower of the incident. At this time Quicken Loans does not have any evidence that any individual has suffered from identity theft as a result of the incident.

Quicken Loans is taking prompt action to assist the New Hampshire resident who may have been impacted by this event. Quicken Loans is notifying the resident, and recommending actions they can take to protect themselves, such as monitoring account statements, obtaining credit reports, and instituting a security freeze on their credit files. Quicken Loans also will make available 24 months of identity protection services from LifeLock, at no cost to the individual. A template copy of the notice sent to the individual is attached to this letter. Quicken Loans is undertaking a review of its systems to help guard against a similar incident occurring in the future.

Thank you for your attention to this matter.

Sincerely,

David S. Kantrowitz

David S. Kantrowitz

[DATE]

Name
Address
City, State, Zip

Notice of Data Security Incident

Dear <Name>,

We are contacting you because Quicken Loans, Inc. ("Quicken Loans") recently experienced a data security incident that could affect some of your personal information. Please review this letter carefully to learn about the incident and about resources you can use to monitor your personal information and help protect against identity theft.

What Happened?

On or around April 22, 2020, an unauthorized person gained access to email inboxes belonging to a small number of Quicken Loans employees. As a result, the intruder may have viewed certain of your personal information. Quicken Loans discovered the incident shortly thereafter, and recently identified you as a potentially-affected individual.

What Information Was Involved?

The personal information potentially accessed includes your name, address, bank account number, and/or Social Security number. While we do not know for a fact the intruder accessed or viewed this information, we are sending you this notice as a precaution and so you can take steps to protect your personal information. At this time we do not have any evidence that any individual has suffered from identity theft as a result of the incident.

What We are Doing

Quicken Loans takes this event very seriously. After detecting this situation, we took immediate steps to identify and contain the intrusion. We remediated the incident, and are conducting an internal review of our systems to help further harden our defenses against similar attacks in the future.

As an added precaution to help protect your identity, we are offering you two (2) years of complimentary LifeLock Standard™ identity theft protection. **To activate your membership and get protection immediately at no cost to you:**

1. Go to www.lifelock.com. Click on the red START MEMBERSHIP button.
2. You will be taken to another page where, below the three protection plan boxes, you can enter the promo code: [] and click the **APPLY** button.
3. On the next page, enter your **Member ID**. (Your Member ID is your first name last name plus 5-digit zip code. Ex. JOHNNORTON12345.
4. Click the red START YOUR MEMBERSHIP button.
5. You will receive a confirmation email (be sure to follow all directions in this email).

***If you prefer to enroll over the phone, please contact LifeLock at 1-800-899-0180.
Please provide the enrollment agent the details listed above in this letter.***

You will have until [DATE] to enroll in this service.

Once you have completed the LifeLock enrollment process, the services will be in effect immediately. Your LifeLock Standard™ membership includes:

- ✓ LifeLock Identity Alert® System†
- ✓ Black Market Website Surveillance
- ✓ Address Change Verification
- ✓ LifeLock Privacy Monitor
- ✓ Live, U.S.-based Member Service Support
- ✓ Identity Restoration Support
- ✓ Dollar for Dollar Stolen Funds Reimbursement up to \$25,000 for LifeLock Standard™‡

LifeLock backs up its services with its \$1 Million Service Guarantee‡.

What You Can Do

As always, we recommend that you remain vigilant for incidents of fraud and identity theft, including by regularly viewing your account statements and monitoring your free credit reports. For more information on how you can help protect yourself, please review the enclosed *Steps You Can Take to Protect Yourself From Identity Theft*.

For More Information

If you have any further questions or concerns about this incident, feel free to contact us by phone at 313-373-5139 or by email at jeffszerdi@quickenloans.com. We thank you for your continued support.

Please rest assured the well-being of our clients is our highest priority. We apologize for any inconvenience this incident may cause you, and thank you for your understanding and cooperation.

Sincerely,

QUICKEN LOANS INC.

Jeff Szerdi
Client Relations
(313) 373-5139
jeffszerdi@quickenloans.com

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

‡ Stolen Funds Reimbursement benefits and Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Stolen Funds Reimbursement, LifeLock will reimburse stolen funds up to \$25,000 for Standard membership, up to \$100,000 for Advantage membership and up to \$1 million for Ultimate Plus membership. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

Steps You Can Take to Protect Yourself From Identity Theft

1. Review your account statements and credit reports and notify law enforcement and Quicken Loans of suspicious activity.

Even if you do not feel the need to register for a credit monitoring service, as a precautionary measure, we recommend that you regularly review statements from your bank, credit card, and other accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
1.888.766.0008

Experian

P.O. Box 9532
Allen, TX 75013
www.experian.com
1.888.397.3742

TransUnion

P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com
1.800.680.7289

When you receive your credit reports, look them over carefully. Look for accounts that you did not open and/or inquiries from creditors that you did not initiate. Also check to see if your personal information on the credit report is accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend that you remain vigilant in your review of your account statements and credit reports. You should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission.

2. Consider placing a fraud alert or a security freeze on your credit files.

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may request that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

Security Freezes: You may have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Security freeze laws vary from state to state.

Keep in mind that when you place the freeze, you may not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. In addition, you may incur fees to place, lift and/or remove a credit freeze. The cost of placing, temporarily lifting, and removing a security freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting*

company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies at the numbers above to find out more information.

3. Learn more about how to protect yourself from identity theft.

You may wish to review the Federal Trade Commission's guidance on how consumers can protect themselves against identity theft. For more information:

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580
www.ftc.gov/idtheft
1.877.ID.THEFT (1.877.438.4338)

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202
1-888-743-0023
<http://www.marylandattorneygeneral.gov>

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-5-NO-SCAM
www.ncdoj.gov

For residents of Massachusetts: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Under Massachusetts law, you may also place, life, or remove a security freeze on your credit reports, free of charge. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.