



Brenda R. Sharton  
+1 617 570 1214  
bsharton@goodwinlaw.com

Goodwin Procter LLP  
100 Northern Avenue  
Boston, MA 02210

goodwinlaw.com  
+1 617 570 1000

November 21, 2017

**VIA FEDEX**

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

**Re: Notice of Data Security Incident**

Dear Sir/Madam:

We write on behalf of Randolph Savings Bank ("Randolph Savings") to notify you of a phishing incident that Randolph Savings recently experienced. In October 2017, Randolph Savings discovered that an unauthorized individual gained access to certain emails belonging to Randolph Savings employees, the contents of which included information about some customers of Randolph Savings. Potentially-affected information includes names, addresses, loan numbers, and related information. Randolph Savings took immediate steps to identify and contain the intrusion. To date, Randolph Savings has identified 25 New Hampshire residents potentially impacted by the incident. Social security numbers are not affected in this incident.

Randolph Savings also is taking swift action to provide assistance to affected persons. Randolph Savings sent notification letters to affected individuals by mail on November 15, 2017, and is offering three years of identity protection services from AllClear ID, at no charge. Randolph also is recommending steps individuals can take to protect themselves, such as regularly monitoring financial statements and credit reports. A template copy of an incident notification letter that Randolph Savings mailed to affected persons is attached to this notice. Randolph Savings 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,

*Brenda R. Sharton*

Brenda R. Sharton

BRS

Enclosure

RECEIVED

NOV 22 2017

CONSUMER PROTECTION

# RANDOLPH SAVINGS BANK

Processing Center • P.O. BOX 141578 • Austin, TX 78714



00001  
JOHN Q. SAMPLE  
1234 MAIN STREET  
ANYTOWN US 12345-6789

November 15, 2017

Dear John Sample:

We are contacting you because we recently discovered that Randolph Savings Bank experienced an email phishing scam that could affect some of your personal information.

## WHAT HAPPENED

In October 2017, an unauthorized individual gained access to certain emails belonging to Randolph Savings Bank employees. You are receiving this notice because you are one of the individuals whose personal information could have been accessed without authorization. We discovered the incident shortly after it occurred.

## WHAT INFORMATION WAS INVOLVED

The unauthorized individual could have accessed certain of your personal information, such as name, address, and loan numbers. Your social security number was NOT affected or disclosed in this incident.

## WHAT WE ARE DOING

We have shut down the unauthorized access and implemented additional security measures to help further protect against these types of attacks going forward. Further, at this time we have no evidence that anyone's information has been used in an unauthorized manner. As an added precaution, we have arranged to have AllClear ID protect your identity for 36 months at no cost to you. The following identity protection services began on November 15, 2017 and you can use them at any time during the next 36 months.

**AllClear Identity Repair:** This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-318-0375 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

**AllClear Credit Monitoring:** This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-877-318-0375 using the following redemption code: Redemption Code.



01-02-1-00

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

**WHAT YOU CAN DO**

For information on how you can help protect yourself, please also review the enclosed *Steps You Can Take to Protect Yourself From Identity Theft*.

**FOR MORE INFORMATION**

At Randolph Savings Bank, your account safety is our priority. We sincerely regret any inconvenience or concern that this has caused you. If you have any questions about this incident or the services available to you through AllClear ID please don't hesitate to call 1-877-318-0375, Monday through Saturday, 6:00 a.m. – 6:00 p.m. Pacific Time.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Olson', with a horizontal line extending to the right from the end of the signature.

Richard D. Olson  
SVP Retail Banking and Corporate Marketing

## Steps You Can Take to Protect Yourself From Identity Theft

### **1. Review your account statements and credit reports and notify law enforcement and Randolph Savings 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](http://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](http://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](http://www.equifax.com)  
1.888.766.0008

#### **Experian**

P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1.888.397.3742

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://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. A copy of a police report may be required by creditors to clear up your records. In many states, you have a right to obtain a police report regarding suspected identity theft.

### **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](http://www.ftc.gov/idtheft)  
1.877.ID.THEFT (1.877.438.4338)