



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

STATE OF NH
DEPT OF JUSTICE
2020 NOV 23 PM 3:08

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

November 19, 2020

VIA U.S. MAIL

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

Re: Notice of Data Event

Dear Sir or Madam:

We represent Scott R. Bell, CPA, PLLC, ("Scott Bell") located at 10181 N 92nd Street, Ste. 103 Scottsdale, AZ 85258, and write to notify your office of an incident that may affect the security of some personal information relating to one (1) New Hampshire resident. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Scott Bell does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

Nature of the Data Event

When Scott Bell was submitting tax returns, a larger than normal number of tax returns were rejected by the IRS indicating that a prior tax return had already been submitted in the filer's name. In late August, an investigation was initiated, with the assistance of third-party forensic specialists, to determine whether their systems were subject to unauthorized access and if information needed to submit the fraudulent returns may have been taken. On September 8, 2020, we learned that there was unauthorized access to its tax filing application between April 26, 2020 and April 28, 2020. We then began reviewing the information stored in the tax application at the time of the unauthorized access to determine what sensitive information was contained within it. On September 18, 2020, the firm determined the individuals whose information was stored within the tax application at the time of the unauthorized access.

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The information that could have been subject to unauthorized access includes the following data elements which were listed on previously submitted tax returns: name, address, Social Security number, date of birth, and in some cases, financial account information.

Notice to New Hampshire Resident

On November 18, 2020, Scott Bell provided written notice of this incident to all affected individuals, which includes one (1) New Hampshire resident. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

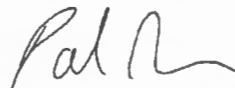
Upon discovering the event, Scott Bell moved quickly to investigate and respond to the incident, assess the security of Scott Bell systems, and notify potentially affected individuals. Scott Bell is also working to implement additional safeguards and training to its employees. Scott Bell is providing access to credit monitoring services for at least twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Scott Bell is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Scott Bell is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Additionally, Scott Bell notified the Federal Bureau of Investigation, the Internal Revenue Service, and relevant state regulators.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,



Paul T. McGurkin, Jr. of
MULLEN COUGHLIN LLC

EXHIBIT A

SCOTT R. BELL, CPA, P.L.L.C.

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 19, 2020



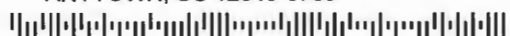
F9784-L05-0000005 T00017 P003 *****ALL FOR AADC 123

SAMPLE A SAMPLE L05

APT B

123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Breach

Dear Sample A Sample:

Scott R. Bell, CPA, PLLC writes to inform you of an incident that may affect the security of your personal information. Out of an abundance of caution, we are providing this notice to ensure that you are aware of the incident so that you may take steps to protect your information should you feel it is appropriate to do so.

What Happened? When we were submitting tax returns over the summer, a larger than normal number of tax returns were rejected by the IRS indicating that a prior tax return had already been submitted in the filer's name. In late August, an investigation was initiated, with the assistance of third-party forensic specialists, to determine whether our systems were subject to unauthorized access and if information needed to submit the fraudulent returns may have been taken. On September 8, 2020, we learned that there was unauthorized access to our tax filing software between April 26, 2020 and April 28, 2020. We then began reviewing the information stored in the tax software at the time of the unauthorized access to determine what sensitive information was contained within it. On September 18, 2020, it was determined that the software contained certain information related to you.

What Information Was Involved? We determined that the following information related to you was stored within the software application at the time of this incident and may have been accessible: your name, address, Social Security number, date of birth, and in some cases, financial account information. If you listed a spouse/partner and/or dependents on your tax return, their information was also potentially affected, and they will also be mailed a letter.

What We Are Doing. The confidentiality, privacy, and security of our client's information is one of our highest priorities. We have security measures in place to protect the security of information in our possession. In addition, as part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards regarding the privacy and security of information on our systems. We contacted the IRS, the Federal Bureau of Investigation, and will be notifying the relevant state Attorneys General or state regulators.

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As an additional safeguard, we are offering you access to twelve (12) months of credit monitoring and identity restoration services through Experian. Please note, you must enroll in these services on as we are unable to do so on your behalf:

- URL to activate the membership is <https://www.experianidworks.com/credit>
- Toll-free number for enrollments/questions is (833) 796-8643
- Enrollment end date: 2/28/2021
- Engagement #: B006635
- Enrollment Code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at (833) 796-8643 by 2/28/2021. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

What Can You Do? You can review the enclosed “Steps You Can Take to Help Prevent Identity Theft and Fraud.” You can also enroll to receive the free credit monitoring and identity restoration services described above.

For More Information. We apologize for any inconvenience or concern this incident causes you. The security of your information is a priority to us. Should you have any questions about the content of this letter or ways you can help protect yourself from the possibility of identity theft, please call our dedicated assistance line at (833) 796-8643 Monday thru Friday from 6:00 a.m. to 8:00 p.m. PST and Saturday/Sunday from 8:00 a.m. to 5:00 p.m. PST.

Sincerely,



Scott R. Bell, CPA, PLLC

Steps You Can Take to Help Protect Against Identity Theft and Fraud

Monitor Your Accounts

You can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.); and
7. 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.



As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.