



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

April 5, 2023

VIA E-MAIL (ATTORNEYGENERAL@DOJ.NH.GOV)

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

Re: Notification of a Potential Data Security Incident

To Whom It May Concern:

We represent Service Federal Credit Union (“Service FCU”), 2010 Lafayette Road, Portsmouth, NH 03801, in connection with a recent incident that may have involved the personal information of one (1) New Hampshire resident. Service FCU is reporting the incident pursuant to N.H. REV. STAT. ANN. § 359-C:20. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While Service FCU is notifying you of this incident, Service FCU does not waive any rights or defenses relating to the incident or this notice.

NATURE OF THE INCIDENT

Service FCU recently identified suspicious activity in one (1) of its employee email accounts. Service FCU promptly secured the email account and began an internal investigation. Service FCU also engaged, through legal counsel, a forensic security firm to further investigate and to confirm the security of its email and computer systems. The investigation determined that an unauthorized third party gained access to the Service FCU email account between January 18, 2023 and January 23, 2023.

The forensic investigation could not determine which emails and attachments in the account, if any, that the unauthorized party may have viewed during the incident. In caution, Service FCU undertook a comprehensive review of the items believed to have potentially been accessed. On March 24, 2023, through this review, Service FCU determined that the account contained the name and _____ of one (1) resident of New Hampshire.

At this point, Service FCU is not aware of any fraud or identity theft to any individual as a result of this incident, and Service FCU cannot confirm if any personal information was actually viewed by the unauthorized party. Nevertheless, because there was an email account compromise and

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Service FCU cannot isolate exactly what, if any, information may have been accessed, Service FCU is notifying the resident of New Hampshire whose personal information was contained in the account.

NUMBER OF NEW HAMPSHIRE RESIDENTS AFFECTED

On March 24, 2023, Service FCU determined that the _____ of one (1) New Hampshire resident was contained in the email account involved in the incident. Service FCU mailed a notification letter to this individual on March 31, 2023, via first-class United States mail. The notification letter provides best practice guidance on the preventing of identity theft and encourages the individual to enroll in the complimentary credit monitoring and identity theft protection that Service FCU offers to all employees. Enclosed is a template copy of the notice that is being mailed.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, Service FCU promptly secured the involved email account to prevent further unauthorized access. It also retained a leading forensic security firm to investigate and confirm the security of its email and computer systems. Service FCU is undertaking efforts to reduce the risk of a similar incident occurring in the future, including reviewing its technical security measures. Finally, as discussed above, Service FCU is notifying the New Hampshire resident whose personal information was contained in the account, providing the resident with best practice guidance on the preventing of identity theft, and encouraging the resident to enroll in the complimentary credit monitoring and identity theft protection that Service FCU offers to all employees.

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

Bruce A. Radke

Enclosure



Corporate Office

3003 Lafayette Road
Portsmouth, NH 03801

[REDACTED]
[REDACTED]
[REDACTED]

3/31/23

Dear [REDACTED],

Service Federal Credit Union (“Service FCU”) respects your privacy, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. **We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft.** Nonetheless, we want to make you aware of the incident and provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? We recently learned that an unauthorized party accessed one (1) Service FCU email account. Upon discovering the incident, we promptly secured the email account and began an investigation. The investigation determined that the unauthorized party accessed the email account at various times between January 18, 2023 and January 23, 2023.

What Information Was Involved? We reviewed the account’s contents to determine if it contained any personal information. On March 24, 2023, we determined that the account contained [REDACTED]. While our review determined that this information was contained in the email account, our investigation did not find evidence confirming that the unauthorized party actually viewed the information.

What We Are Doing. In addition to the actions described above, we have taken steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical security measures.

What You Can Do. You can find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet. While we have no evidence that your personal information has been misused, we also encourage you to take advantage of the complimentary identify theft protection services offered to all Service FCU employees.

For More Information. We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience this incident might cause. For further information and assistance, please call Alexander Laham, AVP of Information Security at [REDACTED] from 9:00 a.m. – 5:00 p.m., EST, Monday through Friday.

Sincerely,

Alexander Laham, AVP, Information Security



Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state’s attorney general, as well as the Federal Trade Commission (“FTC”).

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. This notification was not delayed by law enforcement.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security 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 the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit



Corporate Office

3003 Lafayette Road
Portsmouth, NH 03801

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 as specified below to find out more information:

Equifax Security Freeze

1-888-298-0045

www.equifax.com

P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze

1-888-397-3742

www.experian.com

P.O. Box 9554

Allen, TX 75013

TransUnion Security Freeze

1-888-909-8872

www.transunion.com

P.O. Box 160

Woodlyn, PA 19094

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfr_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.