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ATTORNEYS AT LAW

RECEIVED

NOV 08 2021

CONSUMER PROTECTION

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

November 3, 2021

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 SMS Assist, L.L.C. ("SMS Assist") located at 875 North Michigan Avenue, Suite 2800, Chicago, IL 60611, and are writing to notify your office of a recent event that involves some personal information relating to approximately one (1) New Hampshire resident. This notice may be supplemented if new significant facts are learned subsequent to its submission. By providing this notice, SMS Assist 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

In August 2021, SMS Assist was informed by one its third-party vendors, OneSource Virtual ("OSV"), that one of OSV's employees inadvertently transmitted a file containing personal information related to SMS Assist to two employees of another OSV customer. SMS Assist immediately launched an investigation into the nature and scope of the event and worked with OSV to understand what occurred. OSV indicated the disclosure was reported by the customer promptly, and the file was securely deleted and was not copied or otherwise shared with any other individuals. In September 2021, OSV provided SMS Assist with a copy of the file that was disclosed.

Upon receipt of the information from OSV, SMS Assist worked diligently to investigate the scope of the disclosure, to identify those individuals potentially affected by OSV's error, and to confirm their contact information to provide notice of this event. The information that could have been subject to unauthorized access includes name, address, and Social Security number.

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Notice to New Hampshire Resident

On or about November 3, 2021, SMS Assist provided written notice of this OSV's event 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

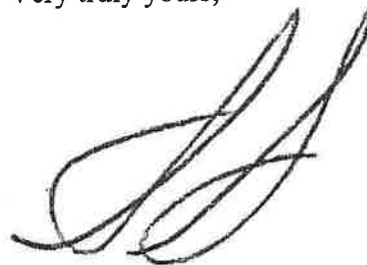
Once informed of the event by OSV, SMS Assist moved quickly to investigate and respond to OSV's incident, ensure the inadvertently disclosed information was securely deleted and notify potentially affected individuals. SMS Assist is also working with its vendors, including OSV, to implement additional safeguards. SMS Assist is also providing access to credit monitoring services for two (2) years, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, SMS Assist 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 financial institution. SMS Assist 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. SMS Assist also notified other appropriate state regulators.

Contact Information

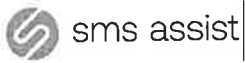
Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4802.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Sica', with a large, stylized flourish extending upwards and to the right.

Samuel Sica, III of
MULLEN COUGHLIN LLC

EXHIBIT A



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

November 3, 2021

H0243-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01
 APT ABC
 123 ANY STREET
 ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

SMS Assist, L.L.C. (“SMS Assist”) is writing to inform you of a recent event that involves some of your information. SMS Assist received a notification from one of its third-party vendors, OneSource Virtual (“OSV”), of a data security event. Upon receiving notice of OSV’s event, we immediately commenced an investigation to better understand the event and its impact on our data. This notice provides information about the OSV event, our response, and resources available to you to help protect your information from possible misuse, should you feel necessary to do so.

What Happened? In August 2021, SMS Assist was informed by OSV that one of its employees inadvertently transmitted a file containing personal information related to SMS Assist to two employees of another OSV customer. We immediately launched an investigation into the nature and scope of the event and worked with OSV to understand what occurred. OSV indicated the disclosure was reported by the customer promptly and the file was securely deleted and was not copied or otherwise shared with any other individuals. In September 2021, OSV provided SMS Assist with a copy of the file that was disclosed. Upon receipt of the information from OSV, we worked diligently to investigate the scope of the disclosure, to identify those individuals affected by OSV’s error, and to confirm their contact information to provide notice of this event.

What Information Was Involved. We determined that your name, Social Security number, and limited health insurance enrollment information were present in the file inadvertently disclosed by OSV. Although we have no indication of misuse of your information related to the OSV event, we are providing this notification to you out of an abundance caution.

What We Are Doing. The confidentiality, privacy, and security of information in the care of our vendors are among our highest priorities, and we take OSV’s event very seriously. As part of our ongoing commitment to information security, we are reviewing our existing policies and procedures regarding our third-party vendors and are working with OSV to evaluate additional measures and safeguards to protect against this type of event in the future. We also notified appropriate state regulators.

As an added precaution, we are also offering you with complimentary access to twenty-four (24) months of credit monitoring, fraud consultation, and identity theft restoration services through Experian. Enrollment instructions are enclosed with this letter.

What You Can Do. As a best practice, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You may also review the information contained in the attached *Steps You Can Take to Protect Personal Information*. There you will also find more information on the credit monitoring and identity protection services we are making available to you. While we will cover the cost of these services, you will need to complete the enrollment and activation process.

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For More Information. If you have additional questions, please call our dedicated assistance line at (855) 933-2743, Monday through Friday, 8:00 am to 10:00 pm Central Time and Saturday and Sunday, 10:00 am to 7:00 pm Central Time (except U.S. holidays). You may also write to SMS Assist at 875 North Michigan Avenue, Suite 2800, Chicago, IL 60611.

Sincerely,



Elizabeth Rieveley
Executive Vice President, Human Resources
SMS Assist, L.L.C.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: January 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation 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 (855) 933-2743 by **January 31, 2022**. Be prepared to provide engagement number **B020816** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 24-month Experian IdentityWorks Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-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 three major credit reporting bureaus listed below.

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As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit 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 credit 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 credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.