



LEWIS BRISBOIS BISGAARD & SMITH LLP

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September 2, 2021

VIA E-MAIL

Attorney General Gordon MacDonald
Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301
DOJ-CPB@doj.nh.gov

Re: Notice of Data Security Incident

Dear Attorney General MacDonald:

We represent St. Bernard's School, Inc. ("St. Bernard's"), a school located in New York, New York. This letter is being sent because the personal information of certain New Hampshire residents may have been affected by a recent data security incident experienced by St. Bernard's. The incident may have involved unauthorized access to such residents' names and Social Security numbers.

On May 28, 2021, St. Bernard's detected a data security incident that disrupted access to certain systems. Upon discovering this, St. Bernard's immediately initiated an investigation and took steps to secure its network. This investigation involved the assistance of cybersecurity experts to determine whether sensitive information may have been accessed or acquired during the incident. The Federal Bureau of Investigation was also notified. As result of this investigation, St. Bernard's learned that personal information may have been accessed or acquired during the incident between approximately May 18 and May 28, 2021. On or about August 10, 2021, St. Bernard's identified that personal information belonging to the above-referenced New Hampshire residents may have been affected. St. Bernard's then worked diligently to provide notification as quickly as possible.

St. Bernard's notified one (1) potentially affected New Hampshire resident of this incident via the attached sample letter, or a substantially similar version, on September 2, 2021. In so doing, St. Bernard's offered notified individuals complimentary credit monitoring and identity theft restoration services through TransUnion. These services include credit monitoring and identity theft resolution, including up to \$1 million of identity theft insurance coverage. Please contact me should you have any questions.

Sincerely,
/s/ Kevin Yoegel

Kevin Yoegel of
LEWIS BRISBOIS BISGAARD & SMITH LLP

Encl: Sample Consumer Notification Letter



St. Bernard's School

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Re: Notice of Data Security Incident

Dear <<Name 1>>:

I am writing to inform you of a data security incident experienced by St. Bernard's School ("St. Bernard's"), that may have affected your personal information. This letter serves to notify you of the incident, to offer you complimentary credit monitoring and identity theft restoration services, and to inform you of steps that you can take to help protect your personal information.

What Happened? On May 28, 2021, St. Bernard's experienced a data security incident that disrupted access to certain systems. Upon discovering this, St. Bernard's immediately initiated an investigation and took steps to secure our network. St. Bernard's also engaged digital forensics experts to assist with the investigation and determine whether sensitive information may have been accessed or acquired during the incident. The investigation later revealed that certain St. Bernard's information may have been accessed or acquired between approximately May 18 and May 28, 2021. St. Bernard's thereafter undertook a review of the potentially affected information, which concluded on or around August 10, 2021.

What Information Was Involved? The potentially affected information may have included your name and Social Security number.

What We Are Doing. As soon as St. Bernard's discovered this incident, St. Bernard's took the steps referenced above. St. Bernard's also implemented additional safeguards to further increase the security of its network systems to minimize the likelihood of a similar event occurring in the future. Additionally, St. Bernard's reported this incident to the Federal Bureau of Investigation and will cooperate with any investigation. St. Bernard's is also providing you with information regarding steps that you can take to help protect your personal information, and as an added precaution, is offering a one-year membership to TransUnion Interactive's *myTrueIdentity* credit monitoring and identity restoration service at no cost to you. This product provides you with premier credit monitoring and identity theft resolution, including up to \$1 million of identity theft insurance coverage.¹ The deadline to enroll in these complimentary services is <<Enrollment Deadline>>.

¹ To receive these services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

What You Can Do. St. Bernard's encourages you to follow the recommendations included with this letter to help protect your personal information and to enroll in the complimentary services being offered through TransUnion. Activation instructions and a description of the services are included with this letter.

For More Information. If you have questions or need assistance, please contact our team at 800-644-7802 (toll free), Monday through Friday from 9 a.m. to 9 p.m. Eastern Time, excluding major US holidays. Call center representatives are fully versed on this incident and can answer any questions that you may have regarding this incident or the complimentary services being offered to you.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. Moraitis', written in a cursive style.

Evan Moraitis
Head of School
St. Bernard's School
4 East 98th Street
New York, NY 10029

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, 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 this form at www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security Number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.



Activation Code: <<Activation Code>>

1-Bureau TransUnion Credit Monitoring Product Offering:

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for 12 months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at **www.mytrueidentity.com** and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code << **Activation Code**>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code <<**engagement number**>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain 12 months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the *myTrueIdentity* online Credit Monitoring service anytime between now and <<**Enrollment Deadline**>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your *myTrueIdentity* online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.