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December 8, 2021

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

Re: Notice of Data Security Incident Impacting Veterans First Mortgage

Dear Attorney General John M. Formella:

I am writing to inform you about a data security incident that may have affected personal information maintained by Veterans First Mortgage. This includes the information of approximately 7 individuals who are New Hampshire residents.

On or about October 29, 2021, the Company discovered the compromise of two Veterans First Mortgage employees' email accounts. Upon discovering this incident, Veterans First Mortgage took action to investigate the scope of the incident, and confirm that no other Veterans First Mortgage systems were affected. Veterans First Mortgage took steps to further secure its systems, and will continue to provide regular reminders and information security training for employees.

On November 29, 2021, the Company concluded that the incident impacted personal information related to 7 New Hampshire residents. At this time there is no indication of financial fraud with any Veterans First Mortgage accounts. However, information that may have been available through the impacted employees' accounts may have included names, contact information, date of birth, Social Security numbers, driver's license number, financial account information, and other information associated with a mortgage inquiry or application.

On December 8, 2021, the Company is providing notification to approximately 712 individuals, including approximately 7 New Hampshire residents, because their personal information may have been available through the affected email accounts. As a precautionary measure, Veterans First Mortgage is also providing two years of credit monitoring and identity theft protection services to potentially affected individuals through Experian IdentityWorks, as described in the attached sample notice letter.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Colleen Theresa Brown

Colleen Theresa Brown
Partner



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

December 8, 2021

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



Dear Sample A. Sample:

We are writing to let you know about a data security incident that may have affected some of your personal information. We take the protection of your information very seriously and are contacting you to explain the circumstances, the steps we have taken and continue to take in response, and the resources we are making available to you to help protect yourself and your information.

What Happened?

On or about October 29, 2021, we discovered the compromise of two Veterans First Mortgage employees’ email accounts, and immediately took steps to secure the email accounts and investigate the scope of the incident. At this time, there is no indication of financial fraud with any accounts, including yours. However, we are providing this notice because your information may have been available through the impacted employees’ email accounts.

What Information Was Involved?

Information that may have been available through the impacted employees’ email accounts may have included, in part or whole, your name, contact information, date of birth, Social Security number, driver’s license number, financial account information, and other information associated with a mortgage inquiry or application.

What We Are Doing.

The privacy and security of your personal information is of utmost importance to us. As soon as we discovered this incident, the Veterans First Mortgage cybersecurity team took prompt steps to immediately contain the incident and investigate. We will continue to provide regular reminders and information security training for our employees. We have also arranged to provide you tools for credit monitoring, fraud detection, and identity restoration at no cost for two years through Experian IdentityWorks.

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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: February 28, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- 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 **(833) 671-0411** by February 28, 2022. Be prepared to provide engagement number **B021793** 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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.

What You Can Do.

We sincerely regret any inconvenience or concern this incident may cause. We recommend that you remain vigilant by reviewing your account statements and monitor free credit reports. In addition, we want to make sure you are aware of steps you may take to guard against potential identity theft or fraud. Please review the enclosed "Additional Ways to Protect Your Identity: Important Identity Theft Information" for information about what you can do.

* 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.

For More Information.

If you have further questions or concerns about this incident, you can find more information by calling (833) 671-0411.

We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

A handwritten signature in black ink, appearing to read "Jason P. Bohrer". The signature is fluid and cursive, with a large initial "J" and "B".

Jason P. Bohrer
EVP, Consumer Direct Lending
Veterans First Mortgage



Important Notice

Additional Ways to Protect Your Identity: Important Identity Theft Information

You may wish to take additional steps to protect your identity. Here are some we suggest you consider:

Reviewing Your Accounts and Credit Reports

Federal regulators recommend that you be especially vigilant for the next 12 to 24 months. As part of staying vigilant, you should regularly review your account statements, and periodically obtain your credit report from one or more of the three national credit reporting companies. Those companies are:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 Equifax.com	Experian P.O. Box 9701 Allen, TX 75013 1-888-397-3742 Experian.com	TransUnion P.O. Box 1000 Chester, PA 19016 1-800-888-4213 Transunion.com
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You can obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at www.annualcreditreport.com. You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

Placing a Fraud Alert

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report.

If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

Requesting a Security Freeze on Your Credit Report

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge.

If you wish to place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

Please be aware that while a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will provide you a PIN number or a password when you place a security freeze. You will need that PIN or password to lift the freeze, and should be careful to record it somewhere secure.

Suggestions if You Are a Victim of Identity Theft

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

File a Police Report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.

Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to educate yourself, identity theft victims, and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and file a complaint online at www.IdentityTheft.gov. You can also file a complaint by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of *Identity Theft: A Recovery Plan*, a guide from the FTC to help you guard against and deal with identity theft. It is available online at https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf.

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, or unverifiable information. You can find more information about your rights under the FCRA online at www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.



Special Information for Residents of District of Columbia, Iowa, Maryland, Massachusetts, New Mexico, North Carolina, Oregon, Rhode Island, and Vermont

District of Columbia residents can learn more about preventing identity theft from the District of Columbia Office of the Attorney General, by visiting their website at <https://oag.dc.gov/>, calling at (202) 727-3400, or requesting more information via email oag@dc.gov or mail 400 6th Street NW, Washington, DC 20001.

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at www.iowaattorneygeneral.gov, calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their website at <http://www.oag.state.md.us/idtheft/index.htm>, calling the Identity Theft Unit at 1.410.567.6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above and you have rights under the Fair Credit Reporting Act as described above.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their website at <http://www.ncdoj.gov/Help-for-Victims/ID-Theft-Victims.aspx>, calling 1.919.716.6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at www.doj.state.or.us, calling (503) 378-4400 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at 1.410.274.4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.