



MULLEN  
COUGHLIN<sub>LLC</sub>  
ATTORNEYS AT LAW

STATE OF NH  
DEPT OF JUSTICE  
2017 DEC 12 AM 10:44

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1275 Drummers Lane, Suite 302  
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December 8, 2017

**VIA U.S. MAIL**

Attorney General Gordon J. MacDonald  
Office of the New Hampshire Attorney General  
Attn: Security Breach Notification  
33 Capitol Street  
Concord, NH 03301

Re: Notice of Data Event

Dear Attorney General MacDonald:

We represent WEI Mortgage LLC (“WEI Mortgage”), 4000 Midlantic Drive, Suite 102, Mount Laurel, NJ 08054, and write to notify your office of an incident that may affect the security of personal information relating to approximately twenty (20) New Hampshire residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, WEI Mortgage does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

**Nature of the Data Event**

On or around September 20, 2017, WEI Mortgage received reports of unusual activity in an employee’s email account. WEI Mortgage immediately launched an investigation to confirm the security of its network and determine the nature and scope of the incident, which included working with third-party forensic investigators. Through the investigation, WEI Mortgage learned it was the victim of an email phishing attack, resulting in unauthorized access to certain employee email accounts. The investigation determined personal information for certain individuals was present in impacted email accounts. Based upon available forensic evidence, it appears the impacted email accounts may have been subject to unauthorized access between September 13 and September 28, 2017.

The investigation determined that the following information for certain New Hampshire residents was present in the impacted email accounts: Social Security number, date of birth, bank account information, address, and name. To date, the investigation has found no evidence of actual or attempted misuse of personal information present in the impacted email accounts.

**Notice to New Hampshire Residents**

On or around December 8, 2017, WEI Mortgage will begin mailing written notice of this incident to potentially affected individuals, which includes approximately twenty (20) New Hampshire residents. Written notice will be provided in substantially the same form as the letter attached here as *Exhibit A*.

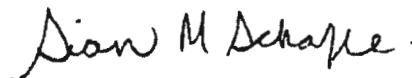
**Other Steps Taken and To Be Taken**

Upon discovering unusual activity affiliated with an employee's email account, WEI Mortgage immediately launched an investigation to determine the nature and scope of this incident, as well as determine what data may potentially be affected. The investigation included working with third-party forensic experts. WEI Mortgage is mailing written notice to those individuals whose data was present in the impacted emails. This notice will include an offer of access to two (2) years of credit and identity monitoring services, including identity restoration services, through AllClear ID, and the contact information for a dedicated call center for potentially affected individuals to contact with questions or concerns regarding this incident. Additionally, WEI Mortgage is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, 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. WEI Mortgage has reported this incident to federal law enforcement and will be providing notice of this event to other state regulators as required by law.

**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4799.

Very truly yours,



Sian M. Schafle of  
MULLEN COUGHLIN LLC

# Exhibit A



00001  
JOHN Q. SAMPLE  
1234 MAIN STREET  
ANYTOWN US 12345-6789

December 8, 2017

**Re: Notice of Data Breach**

Dear John Sample,

We write to inform you of a data privacy incident that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so you can protect your personal information, should you feel it is appropriate to do so.

**What Happened?** On or around September 20, 2017, WEI Mortgage LLC (“WEI Mortgage”) received reports of unusual activity in an employee’s email account. We immediately began an investigation to confirm the security of our network and to determine the nature and scope of this event. With the assistance of third-party forensic investigators, we learned our company was the victim of an email phishing attack, resulting in unauthorized access to certain employee email accounts. Based upon available forensic evidence, it appears these email accounts were subject to unauthorized access between September 13 and September 28, 2017. While we have no evidence of actual or attempted misuse of personal information, the investigation revealed some personal information was present in the impacted email accounts at the time of the incident.

**What Information Was Involved?** Our investigation determined the information present in the impacted email account includes your Social Security number, address, and name.

**What We Are Doing.** We take the security of personal information in our care very seriously. We are working diligently to educate our employees about phishing scams and to confirm the ongoing security of our networks. We notified law enforcement of this incident and will be notifying state regulators as required by law.

As an added precaution, we are offering you access to twenty-four (24) months of credit monitoring and identity theft restoration services through AllClear ID at no cost to you. The cost of this service will be paid by WEI Mortgage. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you in the credit monitoring service.

**What You Can Do.** Please review the enclosed “Steps You Can Take to Protect Your Information.” You can also enroll to receive the free credit monitoring and identity theft protection services we are offering.



***For More Information.*** We understand you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-855-303-6662, Monday through Saturday between 8 a.m. and 8 p.m. Central Time, excluding National Holidays.

Again, WEI Mortgage takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

WEI Mortgage LLC

## **STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION**

### **Enroll in Credit Monitoring**

While we have no evidence of actual or attempted misuse of personal information, as an added precaution, we have arranged to have AllClear ID protect your identity for twenty-four (24) months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next twenty-four (24) months:

*AllClear Identity Repair*: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-303-6662 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

*AllClear Credit Monitoring*: This service offers additional layers of protection, including credit monitoring and a \$1 million identity theft insurance policy. For a child under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling 1-855-303-6662 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

### **Monitor Your Accounts**

*Credit Reports*. 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 over the next 12 to 24 months. 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](http://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.

*Fraud Alerts*. At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

*Security Freeze*. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. Fees vary based on where you live, but commonly range from \$3 to \$15. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, you can use the following contact information:



Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
www.freeze.equifax.com

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

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
www.transunion.com/  
credit-freeze/place-credit-freeze

**Additional Information.** You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting 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](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.

**For Maryland residents,** the Maryland Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). The WEI Mortgage is located at 4000 Midlantic Drive, Suite 102, Mount Laurel, NJ 08054.

**For North Carolina residents,** the North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at [www.ncdoj.gov](http://www.ncdoj.gov).

**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 a 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](http://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.