



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

RECEIVED

OCT 06 2021

CONSUMER PROTECTION

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3001 N. Rocky Point Drive, East, Suite 200
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October 1, 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 The Young Men's and Young Women's Hebrew Association d/b/a The 92nd Street Y ("92Y") located at 1395 Lexington Avenue, New York, NY 10128, a non-profit organization, and are writing to notify your office of an incident that may affect information relating to approximately ten (10) New Hampshire residents. The investigation into this matter is ongoing, and this notice may be supplemented with new significant facts learned subsequent to its submission. By providing this notice, 92Y 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

On August 23, 2021, 92Y identified unusual activity in its network. In response, 92Y commenced an investigation into the activity to determine its nature and scope. As of this writing, 92Y determined there was unauthorized access to its network in August 2021. However, the nature and extent of the unauthorized access, including whether it impacts your state's residents, remain under investigation. On September 14, 2021, 92Y generated a list of individuals potentially impacted by this event to issue notice prior to completing the investigation in an abundance of caution. As noted above, it has not been determined that any New Hampshire resident's information was impacted, nor any New Hampshire resident's information identified from the investigation as of this writing. The following types of information, if provided to 92Y, were maintained within 92Y's network: name and Social Security number, driver's license or other government identification number, and financial account number.

Notice to New Hampshire Residents

On or about October 1, 2021, 92Y provided written notice of this incident to individuals, which includes approximately ten (10) New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken


Upon discovering the event, 92Y moved quickly to investigate and respond, assess the security of 92Y's systems, and notify potentially affected individuals. 92Y also implemented additional technical safeguards. 92Y is providing access to credit monitoring services for one (1) year, through IDX, to individuals whose information was potentially affected by this event, at no cost to these individuals.

Additionally, 92Y is providing individuals with guidance on how to better protect against identity theft and fraud. 92Y is providing individuals with 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data event, please contact us at (267) 930-2190.

Very truly yours,



Kevin M. Mekler of
MULLEN COUGHLIN LLC

KMK/jpb
Enclosure

EXHIBIT A



P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:
1-833-513-2606
Or Visit:
<https://response.idx.us/92Y>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

October 1, 2021

<<Variable Text 1>>

Dear <<First Name>> <<Last Name>>,

The Young Men’s and Young Women’s Hebrew Association d/b/a 92nd Street Y (“92Y”) writes to inform you of an incident that may impact your information. We are providing you with information about the incident, our response, and steps you may take to better protect your information, should you feel it is appropriate to do so.

What Happened? On August 23, 2021, we identified unusual activity in our network. In response, we commenced an investigation into the activity to determine its nature and scope. As of this writing, we determined there was unauthorized access to our network in August 2021. However, the nature and extent of the unauthorized access, including whether it impacts you, remain under investigation. In an abundance of caution, however, we are notifying you about the event before the investigation is complete so that you may take steps to protect your information.

What Information was Involved? If you provided 92Y any of the following information, it may have been present in impacted network systems: name and Social Security number, driver’s license or other government identification number, and financial account number.

What We Are Doing. We take this incident and the security of information in our care very seriously. As part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures. We are also reviewing and enhancing existing policies and procedures to reduce the likelihood of a similar future event. Additionally, as an added precaution, we are offering you complimentary access to credit monitoring through IDX.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports for suspicious activity and to detect errors. We also recommend you review the “Steps You Can Take to Help Protect Your Information” section of this letter. Further, we encourage you to enroll in the offered identity monitoring services.

For More Information. If you have additional questions, please contact our dedicated assistance line at 1-833-513-2606, Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding U.S. holidays). You may also write to the 92Y at The 92nd Street Y, Attn: Customer Care, at 1395 Lexington Ave., New York, NY 10128, or at patronquestions@92y.org. We regret any inconvenience or concern this incident may cause.

Sincerely,

The 92nd Street Y

Steps You Can Take to Help Protect Your Information

Enroll in Monitoring Services

Website and Enrollment. Go to <https://response.idx.us/92Y> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. You may also contact IDX with any questions and to enroll in the identity protection services by calling 1-833-513-2606. Please note the deadline to enroll is January 1, 2022.

You must activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

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 1-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.

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 may need to provide some or all of 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 New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

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 bureaus 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 violators. 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are approximately 19 Rhode Island residents that may be impacted by this incident.

DEPT OF JUSTICE
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