

# MARSHALL DENNEHEY WARNER COLEMAN & GOGGIN

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## PENNSYLVANIA

Allentown  
Doylestown  
Erie  
Harrisburg  
King of Prussia  
Philadelphia  
Pittsburgh  
Scranton

## NEW JERSEY

Cherry Hill  
Roseland

## DELAWARE

Wilmington

## OHIO

Cincinnati  
Cleveland

## FLORIDA

Ft. Lauderdale  
Jacksonville  
Orlando  
Tampa

## NEW YORK

Long Island  
New York City  
Westchester

February 20, 2017

Via Email: [attorneygeneral@doj.nh.gov](mailto:attorneygeneral@doj.nh.gov)

Attorney General Joseph Foster  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

**RE: *Gardiner & Appel Group, Inc.***  
***Our File No. 40877.00104***

Dear Attorney General Foster:

Pursuant to N.H. Rev. Stat. Ann. § 359-C:20(I)(b), we are writing to notify you of a data security incident involving two New Hampshire residents. We are submitting this notification on behalf of our client, Gardiner & Appel Group, Inc.

### **Nature Of The Security Breach**

Gardiner & Appel Group is an accounting firm located in Severna Park, Maryland. On or about January 16, 2017, Gardiner & Appel Group became the victim of a cyber attack by which an unknown third party was able to access Gardiner & Appel Group's computer network and some of its client's personal information. As a result, some of its clients' personal information may have been exposed to others, including their first and last names, home addresses, social security numbers, and 2015 compensation data. Gardiner & Appel Group has no reason to believe that anyone has used the information.

The New Hampshire residents involved in this incident will be forwarded letters notifying them of this incident as soon as possible. A copy of the form letter is attached hereto. Notification to New Hampshire residents will not be delayed due to law enforcement investigation.

### **Steps Taken Relating To The Incident**

Upon learning of the cyber attack, Gardiner & Appel Group took immediate steps to investigate and determine the source and extent of any access to its clients' personal information in order to develop a better understanding of what had taken place and how. Gardiner & Appel Group reported the incident to the local police and they are investigating. Gardiner & Appel Group is now in the process of reviewing its internal

policies and data management protocols and will be implementing enhanced security measures to help prevent this type of incident from recurring in the future.

Gardiner & Appel Group has also arranged to have Experian protect the affected individuals' identity for one year at no cost to them through its ProtectMyID service. This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy.

Should you need additional information regarding this matter, please contact me.

Very truly yours,

D.S.

DAVID J. SHANNON

DJS:jl  
Encl.

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# GARDINER & APPEL

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GROUP, INC.

TAX ACCOUNTANTS • BUSINESS COUNSELORS

February 16, 2017

***RE: Important Security and Protection Notification  
Please read this entire letter.***

Dear

We are contacting you regarding a data security incident that occurred on or about January 16, 2017 at Gardiner & Appel Group. This incident may have involved some of your personal information. As a result, your personal information may have been potentially exposed to others. Please be assured that we have taken every step necessary to address the incident, and that we are committed to fully protecting all of the information that you have entrusted to us.

On or about January 16, 2017, Gardiner & Appel Group became the victim of a cyber attack by which an unknown third party was able to access Gardiner & Appel Group's computer network and some of its client's personal information. As a result, some of your personal information may have been exposed to others, including your first and last name, home address, social security number, and 2015 compensation data. We have no reason to believe that anyone has used the information.

Gardiner & Appel Group takes the privacy and protection of its clients' personal information very seriously and we deeply regret that this incident occurred. We took steps to address this incident promptly after it was discovered, including undertaking an internal investigation of the matter in order to develop a better understanding of what had taken place and how. We reported the incident to the local police and they are investigating. We are now in the process of reviewing our internal policies and data management protocols and will be implementing enhanced security measures to help prevent this type of incident from recurring in the future.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that fraud resolution support is needed then an Experian Fraud Resolution agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition.)

Please note that this offer is available to you for one-year from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.experian.com/fraudresolution](http://www.experian.com/fraudresolution). You will also find self-help tips and information about identity protection at this site.



While Fraud Resolution assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through ProtectMyID® Alert as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

Ensure that you **enroll by: 02-25-2018** (Your code will not work after this date.)

Visit the ProtectMyID website to enroll: [www.protectmyid.com/alert](http://www.protectmyid.com/alert)

Provide your **activation code**:

If you have questions about the product, need assistance with fraud resolution that arose as a result of this incident or would like an alternative to enrolling in ProtectMyID online, please contact Experian's customer care team at 877-297-7780 by 02-25-2018. Be prepared to provide **engagement number PC106602** as proof of eligibility for the fraud resolution services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:**

A credit card is **not** required for enrollment in ProtectMyID.

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

- **Experian credit report at signup:** See what information is associated with your credit file.
- **Active Surveillance Alerts:** Monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Fraud Resolution:** Identity Theft Resolution agents are immediately available to help you address credit and non-credit related fraud.
- **ExtendCARE:** You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.experian.com/fraudresolution](http://www.experian.com/fraudresolution) for this information.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 410-647-7777.

Sincerely,



Karl J. Appel, CPA  
President, Gardiner & Appel Group, Inc.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### **Information about Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111,  
[www.equifax.com](http://www.equifax.com)

**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General, Consumer Protection Division**  
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You

may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax:	1-888-766-0008, <a href="http://www.equifax.com">www.equifax.com</a>
Experian:	1-888-397-3742, <a href="http://www.experian.com">www.experian.com</a>
TransUnion:	1-800-680-7289, <a href="http://fraud.transunion.com">fraud.transunion.com</a>

**Credit Freezes (for Non-Massachusetts Residents):** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax:	P.O. Box 105788, Atlanta, GA 30348, <a href="http://www.equifax.com">www.equifax.com</a>
Experian:	P.O. Box 9554, Allen, TX 75013, <a href="http://www.experian.com">www.experian.com</a>
TransUnion LLC:	P.O. Box 2000, Chester, PA, 19022-2000, <a href="http://freeze.transunion.com">freeze.transunion.com</a>

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax:	P.O. Box 105788, Atlanta, GA 30348, <a href="http://www.equifax.com">www.equifax.com</a>
Experian:	P.O. Box 9554, Allen, TX 75013, <a href="http://www.experian.com">www.experian.com</a>
TransUnion LLC:	P.O. Box 2000, Chester, PA, 19022-2000, <a href="http://freeze.transunion.com">freeze.transunion.com</a>

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and

previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.