



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

RECEIVED

JUL 19 2023

CONSUMER PROTECTION

246 W. Lancaster Ave., Suite 200  
Devon, PA 19333

July 14, 2023

**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 United TranzActions LLC ("UTA") located at 2811 Corporate Way, Miramar, Florida 33025, and write to notify your office of an event that may affect the security of certain personal information relating to approximately one (1) New Hampshire resident. UTA, as data collector, is providing this notice on behalf of certain of its customers, including affiliates of Penske Automotive Group, Inc. ("Customer"), its merchant customer and data owner. This notice may be supplemented if significant new facts are learned subsequent to its issuance. By providing this notice, neither UTA nor Customer 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 April 11, 2023, UTA detected that the application utilized to process merchant customer check payments had been accessed by an unknown third party. UTA immediately addressed and remediated the issue and launched an investigation which was supplemented with the assistance of third-party cybersecurity and digital forensics specialists. UTA also notified federal law enforcement. The investigation determined that certain check images for transactions completed between March 20, 2023 and April 14, 2023, could have been viewed or downloaded by the unknown third party.

UTA then undertook a time-intensive internal review to identify the individuals whose payments were processed during that period and its merchant customers to whom those individuals related. UTA then provided written notice to its data owner merchant customers, including Customer. UTA

coordinated with Customer and confirmed the mailing address information for its potentially affected individual customers in order to issue notice to those customers.

The check images potentially accessible by the unknown third party may have included customers' name, address, bank account number and routing number. In limited instances, driver's license number and/or phone number may have been included as well. UTA was unable to verify which specific individual information was accessed in the data event but is providing all potentially affected individuals affiliated with Customer within the above time period with written notice out of an abundance of caution.

### **Notice to the New Hampshire Resident**

On or about July 14, 2023, UTA began providing written notice of this event to approximately one (1) New Hampshire resident affiliated with Customer. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

### **Other Steps Taken and To Be Taken**

Upon identifying the event, UTA moved quickly to investigate and respond, assess the security of its systems, and identify potentially affected individuals. Further, UTA reported the event to federal law enforcement. UTA is also working to implement additional safeguards and training to its employees. UTA is providing access to credit monitoring services for , through Kroll, to individuals whose personal information was potentially affected by this event, at no cost to these individuals. UTA also established a toll-free call center for notified individuals to address any questions or concerns.

Additionally, UTA is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. UTA 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.

UTA is providing written notice of this event to appropriate state privacy regulators on Customer's behalf.

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**Conclusion**

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

Very truly yours,

Samuel Sica, III of  
MULLEN COUGHLIN LLC

SZS/nsl  
Enclosure

# **EXHIBIT A**



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

### **Notice of Data Breach**

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

United TranzActions LLC ("UTA") is a payment processing company that provides certain check verification and other services to <<b2b\_text\_1(Merchant Name)>>. Our records indicate you recently completed a transaction with <<b2b\_text\_1(Merchant Name)>> and we are writing to inform you of a recent event that may involve some of your personal information. With this notice we are providing you with information about the event and how UTA is prepared to assist you if you so elect.

### **What Happened?**

On April 11, 2023, UTA detected that the application we employ to process your check payment had been accessed by an unauthorized third party. We immediately addressed the issue and launched an investigation. We also notified federal law enforcement as required by applicable law. We concluded that certain check images for transactions completed between March 20, 2023 and April 14, 2023, could have been viewed or downloaded by the third-party.

### **What Information Was Involved?**

The check images potentially accessible by the third party may have included

We are unable to verify that your information was accessed but are providing you with this notice out of an abundance of caution.

### **What We Are Doing to Assist you:**

UTA is committed to providing potentially impacted individuals with assistance to give you peace of mind. The attached materials provide you with steps you can take to help protect your personal information. In addition, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration. As a precautionary measure, you may discuss this matter with your banking institution to determine whether additional steps are necessary to protect your bank account number and routing number.

### **For More Information:**

If you have additional questions, please contact us at (866) 373-9067, Monday through Friday (excluding U.S. holidays), during the hours of 8:00 a.m. to 5:30 p.m. Central Time. You may also write to UTA at: 2811 Corporate Way, Miramar, FL 33025.

Sincerely,

United TranzActions LLC



## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### **Activate Your Monitoring Services**

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b\_text\_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s\_n>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com).

Additional information describing your services is included with this letter.

### **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 a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-800-916-8800
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**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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 also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and state Attorney General. This notice has not been delayed by law enforcement.

*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](http://oag.dc.gov).

*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 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](http://www.ncdoj.gov).



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and 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.