# 2024-605



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

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#### **NOTICE OF DATA BREACH**

Dear <<first name>> <<middle name>> <<last name>> <<suffix>>,

The National Industrial Hemp Council of America ("NIHC"), like many organizations across the country, has unfortunately been the victim of an email compromise, where an unauthorized user briefly gained access to a single NIHC business email account. We are writing to share with you how this incident may have affected your personal information and, as a precaution, to provide you with steps you can take to help protect this information.

Although we have no evidence that the unauthorized user attempted to remove or was successful in removing your information from the briefly compromised NIHC email account or is using it for a malicious purpose, we wanted to alert you to this matter and are asking you to stay vigilant regarding your personal information.

NIHC takes the privacy and security of your personal information very seriously and we sincerely regret any concern this incident may cause you.

# **What Happened**

On or about November 15, 2023, we discovered an unauthorized user briefly gained access to a single NIHC business email account. The cybercriminal used this account access to socially engineer a wire fraud. While we have no evidence the unauthorized user attempted to remove or access your personal information, out of an abundance of caution, we are notifying all individuals that may have had personal information stored in the email inbox.

#### What Information Was Involved?

Personal information in the NIHC business email account inbox may have included one or more of the following types of information: name, Social Security number, address, ZIP code, driver's license number, and/or date of birth.

## What We Are Doing

To relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for **24 months**. Kroll is a global leader in identity risk mitigation and response, and its team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Details on accessing this information are included with this letter.

Additionally, we have notified a variety of law enforcement agencies of this incident, including the FBI, FTC, and local police. We are supporting them in their efforts to bring the cybercriminals to justice.

Further, upon discovery of this incident, we promptly took steps to investigate the incident, secure our systems, and implement additional cybersecurity safeguards. We take our obligation to safeguard personal information very seriously and are continuing to evaluate additional actions to strengthen our network security in the face of an ever-evolving cyber threat landscape.

# What You Can Do

Please review the enclosed "Additional Resources" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

## **For More Information**

If you have any further questions regarding this matter or the identity monitoring services provided, please call <<**KROLL TFN>>**, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Please have your Membership Number ready

Please also note that NIHC is utilizing Kroll's return mail service, so the return address on the envelope included with this letter is to Kroll's mailing center.

We deeply regret that this incident occurred and are committed to supporting you.

Sincerely,

Patrick Atagi, President & CEO

Patrick S Atagi

National Industrial Hemp Council of America

#### ADDITIONAL RESOURCES



We have secured the services of Kroll to provide identity monitoring at no cost to you for **24 months**. 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<sup>1</sup> include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

## **How to Activate Your Identity Monitoring Services**

- 1. You must activate your identity monitoring services by <<br/>b2b\_text\_6 (activation date)>>. Your Membership Number will not work after this date.
- **2.** Visit <a href="https://enroll.krollmonitoring.com">https://enroll.krollmonitoring.com</a> to activate your identity monitoring services.
- 3. Provide Your Membership Number: << Membership Number s\_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

## Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services<sup>1</sup> 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 can help you determine if it's an indicator of identity theft.

#### **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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> 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.

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

## Review Your Account Statements and Obtain and Monitor Your Credit Report

As a precautionary measure, we recommend that you remain vigilant by regularly reviewing and monitoring account statements and credit reports to detect potential errors or fraud and identity theft resulting from the security incident. You may periodically obtain your free credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, by calling toll-free 18773228228, or by mailing an Annual Credit Report Request Form (available at <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>) 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	Experian	TransUnion
P.O. Box 740241	P.O. Box 9701	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013-9701	Chester, PA 19016-1000
1-800-685-1111	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	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 inaccurate information, such as a home address and Social Security number. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

# **Notify Law Enforcement of Suspicious Activity**

You should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including local law enforcement, your state attorney general, and the Federal Trade Commission (FTC). To file a complaint with the FTC, use the below contact information or website.

## **The Federal Trade Commission**

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261 www.IdentityTheft.gov

Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company which the account is maintained.

## **Credit Freezes**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued when you initiate a freeze. A credit freeze is designed to prevent potential creditors 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-800-916-8800
www.equifax.com/personal/	www.experian.com/	www.transunion.com/
credit-report-services	freeze/center.html	<u>credit-freeze</u>

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Your full name, with middle initial and any suffixes;
- 2) Your Social Security number;
- 3) Your date of birth (month, day, and year);

- 4) Your current address and previous addresses for the past five (5) years;
- 5) A copy of your state-issued identification card (such as a state driver's license or military ID);
- 6) Proof of your current residential address (such as a current utility bill or account statement); and
- 7) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request. More information regarding credit freezes can be obtained from the FTC and the major consumer reporting agencies.

## **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert will stay on your credit file one (1) year. The alert informs creditors of possible fraudulent activity within your report and requires the creditor to verify your 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 7 years. Should you wish to place a fraud alert, please contact any one of the three major consumer reporting agencies listed above. The agency you contact will then contact the other two. More information regarding fraud alerts can be obtained from the FTC and the major consumer reporting agencies.

# **Monitor Your Personal Health Information**

If applicable to your situation, 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 the 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 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 records.

# **Additional Resources and Information**

You can obtain additional information and further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting your state attorney general or the FTC. The FTC's contact information and website for additional information is:

#### **The Federal Trade Commission**

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261 www.ftc.gov/idtheft

**For Virginia residents:** You may contact the Virginia Attorney General's Office at 202 North Ninth Street, Richmond, VA 23219; 1-804-786-2071; or <a href="https://www.oag.state.va.us/contact-us/contact-info">https://www.oag.state.va.us/contact-us/contact-info</a>.

**For Connecticut residents:** You may contact the Connecticut Office of the Attorney General at 165 Capitol Avenue, Hartford, CT 06106; 1-860-808-5318; or <a href="https://portal.ct.gov/ag">https://portal.ct.gov/ag</a>.

**For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia at 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; or <a href="https://oag.dc.gov/consumer-protection/consumer-alert-online-privacy">https://oag.dc.gov/consumer-protection/consumer-alert-online-privacy</a>.

**For Iowa residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at 1305 E. Walnut Street, Des Moines, IA 50319; 1-515-281-5164; or <a href="https://www.iowaattorneygeneral.gov">www.iowaattorneygeneral.gov</a>.

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; 410-576-6300; 1-888-743-0023 (toll free), or <a href="https://www.marylandattorneygeneral.gov/Pages/contactus.aspx">https://www.marylandattorneygeneral.gov/Pages/contactus.aspx</a>.

**For Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General at 1 Ashburton Place, Boston, MA 02108; 1-617-727-8400; or <a href="https://www.mass.gov/orgs/office-of-the-attorney-general">https://www.mass.gov/orgs/office-of-the-attorney-general</a>. You have the right to obtain a police report if you are a victim of identity theft.

**For New Mexico residents:** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your credit file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf or www.ftc.gov.

**For New York residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>. You may also contact the Bureau of Internet and Technology (BIT) at 28 Liberty Street, New York, NY 10005; 1-212-416-84331; or <a href="https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology">https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology</a>.

**For North Carolina residents:** The North Carolina Attorney General's Office may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-919-716-6400; or <a href="https://ncdoj.gov/contact-doj/">https://ncdoj.gov/contact-doj/</a>.

**For Oregon residents**: We encourage you to report suspected identity theft to the Oregon Attorney General at 1162 Court Street NE, Salem, OR 97301; 1-877-877-9392; 15033784400; or www.doj.state.or.us.

**For Rhode Island residents:** You may contact the Rhode Island Office of the Attorney General at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; or <a href="https://riag.ri.gov/">https://riag.ri.gov/</a>. You have the right to obtain a police report if you are a victim of identity theft. No Rhode Island residents were impacted by this breach.