

John Neal Books

Notice of Data Breach

We have just recently received an email from CommerceV3, the company that had provided website hosting and the e-commerce platform for *johnnealbooks.com* for many years. The news was not good. CommerceV3's security had been breached. Their system had been hacked, allowing outside access – to card information (number, expiry, CVV number) and name and address – as orders were being placed. The breach was from November 24, 2021 to December 14, 2022.

You placed an online order between November 24, 2021 and April 29, 2022, prior to John Neal Books moving to Nashville under new ownership. Unfortunately, the credit/debit card(s) you used during that time **for online ordering** at johnnealbooks.com were likely compromised.

If you reply to this email, I can get you the card or cards that are affected and the date they were used. You can also email me at john@johnnealbooks.com or Shannon at shannon@johnnealbooks.com. Given the breach dates, it is very likely that you already have replacement cards. *We do not know why CommerceV3 is only now providing this breach information.*

I am very sorry. I know how this can be a big hassle. John Neal Books switched to a different, highly regarded company for webhosting and e-commerce in February of this year. *CommerceV3 is no longer involved.*

If you have not already done so, check your credit card statements. If you see any activity that you did not authorize, contact the bank or company that services the account immediately to report the fraud. If you have not already done so, you should also request a new credit or debit card with a different number and change any PINs or passwords for the account.

Best regards,
John Neal
Letter Arts Book Club, Inc
formerly doing business as John Neal Books
2705 Camden Rd
Greensboro, NC 27403

What Information Was Involved

Your name along with your email address, billing address, payment card number, CVV code, and expiration date were potentially accessed and/or acquired.

What We Are Doing

In February of this year, John Neal Books moved the website to a different e-commerce platform, Big Commerce, which is highly regarded. It is a much bigger company and has more robust security.

What Additional Steps You Can Take

You can request a free, one-year fraud alert from one of the credit bureaus. This tells banks and other creditors to take extra steps to verify your identity before issuing credit in your name. You'll also get a free copy of your credit report, which you should review carefully. To request a fraud alert, contact one of the three nationwide credit bureaus. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax 1-800-525-6285

Experian 1-888-397-3742

TransUnion 1-800-680-7289

1. Placing a Fraud Alert on Your Credit File.

You may place an initial one-year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069 Atlanta, GA 30348-5069 <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554 Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000 Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788 Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960 (888) 298-0045

Experian Security Freeze

P.O. Box 9554 Allen, TX 75013

<http://experian.com/freeze>

(888) 397-3742

TransUnion Security Freeze

P.O. Box 160 Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>

(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

More advice for people who are affected can be found at:

<https://ncdoj.gov/protecting-consumers/protecting-your-identity/protect-your-business-from-id-theft/security-breach-information/security-breach-advice/>