

# MARSHALL DENNEHEY WARNER COLEMAN & GOGGIN

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February 27, 2015

Iowa Attorney General Tom Miller  
Consumer Protection Division  
Attn: Security Breach Notification  
1305 E. Walnut Street  
Des Moines, IA 50319

**RE: Bulk Reef Supply**  
**Our File No. 04949.00106**

Dear Attorney General Tom Miller:

Pursuant to Iowa Code §715C we are writing to notify you of a breach of security potentially involving 226 Iowa residents. We are submitting this notification on behalf of our client BulkReefSupply, Inc. ("BRS").

## Nature Of The Security Breach

BRS is the owner and operator of an e-commerce website. On January 21, 2015, BRS Bulk Reef Supply was advised that the security of its website had been compromised and that the security of some customers' data was at risk. While the investigation is ongoing, it has been determined that the security of some data for some customers who logged into the website from July 30, 2014 until the site was secure may have been compromised. The information that was potentially compromised contained the individual's names, addresses, user names, passwords and credit card information. The individuals' information did not include social security numbers, personal health information or Federal IDs.

Pursuant to Iowa Code §715C.2, the 226 Iowa residents involved in this incident will be forwarded letters notifying them of this breach as in the most expeditious manner possible and without unreasonable delay. A copy of the form letter is attached hereto.

BRS will also notify all consumer credit reporting agencies that compile and maintain files on consumers on a nationwide basis, as defined by U.S.C. section 1681a(p), of the timing, distribution, and content, of the notices to the consumers. To obtain additional information about this breach, please contact the undersigned counsel for BRS.

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

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CONSUMER PROTECTION DIV.

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

BRS has been working continuously to understand the nature and scope of the incident. The intrusion was discovered on January 21, 2015 and the data compromise was contained and secured on January 22, 2015. A forensic expert was retained and determined that the intrusion began on or about July 30, 2014 and that the intrusion was contained on January 22, 2015. The intrusion has been isolated and stopped. Test searches were performed and it was confirmed that the problem was corrected and the site secured by end of the day on January 22, 2015.

Besides immediately securing the site and information in question, BRS has added additional protections to the locations of the personal information, put monitoring measures in place to insure this attack has been stopped and will not occur in the future. BRS is confident that the risk of any potential future or ongoing breach has been fully mitigated. BRS has notified the FBI and provided all the information about the incident.

BRS has also arranged to have Expedia protect affected individuals' identity for one (1) 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.

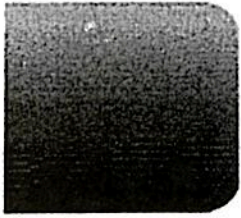
Should you need additional information regarding this matter, please contact me.

Very truly yours,



DAVID J. SHANNON

DJS:jl  
Encl.



# BULK REEF SUPPLY

February 17, 2015

Return Mail Processing Center  
P.O. Box 265  
Claysburg, PA 16625

##A8240-L01-0123456 0001 00000001 \*\*\*\*\*3-DIGIT 123



SAMPLE A SAMPLE

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



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

Dear Sample A Sample:

We are contacting you about a data security incident that occurred at BulkReefSupply.com ("BRS"). While the investigation is ongoing, it has been determined that the security of some data for some customers who logged into the website from July 30, 2014 until January 30, 2015 may have been compromised. The outside cyber hacker intrusion was initially discovered on January 21, 2015 and the data compromise was contained and corrected on January 22, 2015. Further corrective action occurred on January 30th. This incident involved some customer's name, address, telephone number, email address/user name, password and credit card information. The information DID NOT include SSN, personal health information or Fed ID. As a result, some customer's 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.

As soon as BRS discovered this potential issue, a forensic expert company was retained and the intrusion was isolated and stopped. Forensic analysis was performed and it was confirmed that the problem was corrected. Besides immediately securing the site and information in question, BRS added additional protections to the locations of the personal information and put monitoring measures in place to insure this attack has been stopped and will not occur in the future. BRS is confident that the risk of any potential future or ongoing breach has been mitigated. BRS has also notified law enforcement and provided it with all the information about this intrusion.

**What we are doing to protect your information:**

To help protect your identity, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

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(OVER PLEASE)



### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: May 31, 2015 (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: [www.protectmyid.com/alert](http://www.protectmyid.com/alert)
3. PROVIDE Your Activation Code: ABCDEFGHIJKL

If you have questions or need an alternative to enrolling online, please call (877) 297-7780 and provide Engagement #: PC99999.

#### Additional details regarding your 12-MONTH ProtectMyID Membership:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- ♦ **Free copy of your Experian credit report**
- ♦ **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian credit report.
- ♦ **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- ♦ **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-297-7780.

**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 the final page of this letter.

You should also change your BRS account password for additional protection.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at 763-432-9691 or go to [www.bulkreesupply.com](http://www.bulkreesupply.com)

Sincerely,



Andrew Duneman

President

[BulkReefSupply.com](http://BulkReefSupply.com).

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of 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.

## **ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

### **⇒ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

### **⇒ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

### **⇒ ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

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.

### **⇒ MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

### **⇒ USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

### **⇒ OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

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