

RECEIVED

OCT 17 2022

CONSUMER PROTECTION
DIVISION



October 14, 2022

Stephanie Guyon, Deputy Attorney General
Consumer Protection Division
Office of the Attorney General
Via Statehouse Mail

Re: Data Breach by Nationwide (Idaho Deferred Comp. Administrator)

Dear Ms. Guyon,

This letter is a follow up to our phone conversation on the afternoon of October 5, 2022. As you may recall, on that date I received notice from Nationwide, the Deferred Compensation third party Administrator, that there had been an information/data breach. I was being notified as a member of the Idaho Deferred Compensation Board. On that date, John Steggell from Nationwide informed me they had discovered that the personal information of some of its plan participants, including personally protected identifiable information (PII), had been exposed or revealed. The extent of the exposure was still being investigated; however, it was ascertained that the PII of thirteen (13) Idaho plan participants had been exposed. Nationwide provided me the names of those 13 plan participants.

Nationwide was in the process of conducting an investigation with its own investigators, as well as assistance from the FBI. They knew the exposure impacted several plan sponsors besides Idaho's Deferred Compensation Plan, but did not know the extent of the exposure. Nationwide at the time believed it was not an IT incident or breach of their systems, but rather may have been someone within the company that had printed a list of plan participants including their PII. Approximately forty percent (40%) of the names listed did not have a balance (or had a zero balance) in their Nationwide account.

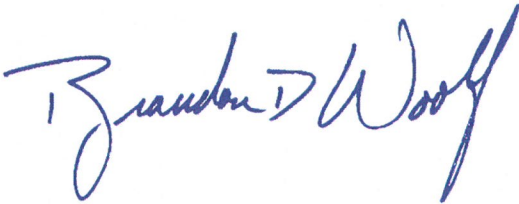
It appears that Nationwide has taken this incident very seriously and has taken action in addition to their investigation. I have attached a sample letter that was sent to each plan participant whose PII had been exposed (including the 13 Idahoans) providing notice of the exposure, as well as offering up to two (2) years of free Equifax premium credit monitoring. Nationwide will also be conducting monitoring of its own accounts for all the affected plan participants.

This data exposure was not a data breach of any state or public entity, or its computerized data systems, and therefore I don't see the reporting of this incident as mandatory by the Deferred Compensation Board as would be required in Idaho Code § 28-51-105. The information and data exposure were entirely within the possession and control of Nationwide and its operations.

Based on the information provided to me, I'm satisfied that Nationwide has taken adequate and protective actions to contain any breach and to safeguard the plan participants whose information was exposed. However, I did feel it was proper to provide notice to the Attorney General's Office when I learned of the incident, and I am following up by providing this notice as a courtesy because there were 13 Idahoans that were impacted.

Please let me know if you have any concerns or if there is anything else I can provide.

Sincerely,

A handwritten signature in blue ink that reads "Brandon D Woolf". The signature is written in a cursive style with a large initial "B" and a stylized "W".

Brandon D Woolf
Idaho State Controller

Cc: Idaho Division of Risk Management
w/enclosures



Nationwide®
is on your side

[DATE]

[NAME]
[ADDRESS]
[ADDRESS]

Activation Code(s): [CODES]

Dear [INSERT NAME]:

On behalf of Nationwide Retirement Solutions, Inc., the organization that administers your current or past deferred compensation retirement plan, I wanted to make you aware of a data security incident that involved some of your personal information. Protecting the privacy of your information is a top priority for us, and we want to assure you that we have taken steps to prevent this issue from reoccurring. This notice explains the incident, steps Nationwide has taken in response, and additional information on steps you may take to help protect your information.

What Happened?

On September 23, 2022, we received an email from an anonymous source claiming to have acquired certain personal information of some of our customers. We have an ongoing investigation. On September 28, 2022, we confirmed your personal information, which we maintain to service your current or past retirement plan, was included in the information acquired by an unauthorized party.

What Information Was Involved?

The information involved included your date of birth, email address, last name, incomplete phone number and Social Security number.

What We Are Doing.

We have notified regulators, plan sponsors and impacted individuals, such as you, of this unauthorized acquisition of personal information. We also have notified law enforcement and are cooperating with their investigation. We are offering you two years of free credit monitoring and identity theft protection through Equifax services.

What Can You Do?

To sign up for the two years of free credit-monitoring and identity theft protection, please see the enrollment instructions on the following page. If you elect this product, offered through our partnership with Equifax, it will provide you with notifications of key changes to your credit information, up to \$1 million identity fraud expense coverage and access to your credit report.

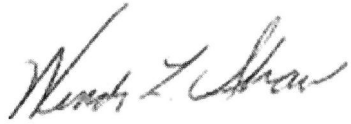
For More Information.

Details about other steps you can take to protect your information can be found on the "Additional Resources" document enclosed with this letter.

We are sorry this situation occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

Please feel free to contact us at [XXX-XXX-XXXX] if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Wendy L. Shaw".

Wendy Shaw
Vice President, Retirement Solutions Operations
10 West Nationwide Boulevard
Columbus, Ohio 43215



First Name> <Last Name>

Enter your Activation Code: <Activation Code>

Enrollment Deadline: <Expiration Date>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <Activation Code> then click "Submit"

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or

background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Resources

Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
Phone: 1-800-685-1111 P.O. Box 740256 Atlanta, Georgia 30348 www.equifax.com	Phone: 1-888-397-3742 P.O. Box 9554 Allen, Texas 75013 www.experian.com	Phone: 1-888-909-8872 P.O. Box 105281 Atlanta, GA 30348-5281 www.transunion.com

Free Credit Report. We remind you to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Depending on your state of residence, you may obtain one or more additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16 years of age. And if you are someone's guardian, conservator, or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

For New Mexico residents: You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. 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. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Arizona Residents: You may contact and obtain information from your state attorney general at: Arizona Attorney General's Office, 205 N Central Ave, Phoenix, AZ 85004-2926, 1-602-542-5025, <https://www.azag.gov/>

For Connecticut Residents: You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 55 Elm Street, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

For Colorado Residents: You may contact and obtain information from your state attorney general at: Colorado Attorney General, Colorado Department of Law, Ralph L. Carr Judicial Building, 1300 Broadway, 10th Floor, Denver, CO 80203, 1-720-508-6000, <https://coag.gov/>

For District of Columbia Residents: You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, 1-202-727-3400, <https://oag.dc.gov>, 202-442-9828.

For Illinois Residents: You may contact and obtain information from your state attorney general at: Illinois Attorney General, 100 West Randolph Street, Chicago, IL 60601, 1-312-814-3000, <https://illinoisattorneygeneral.gov/index.html>

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-410-576-6300, www.oag.state.md.us, 1-888-743-0023.

For New York Residents: You may contact the New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6400, www.ncdoj.gov, 1-877-566-7226.

For Oregon Residents: You may contact the Oregon Department of Justice, Office of the Attorney General, 1162 Court St NE, Salem, OR 97301-4096, 1-503-378-4320, <https://www.doj.state.or.us/>

For Rhode Island Residents: You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov>, 401-274-4400.

Reporting of identity theft and obtaining a police report. You have the right to obtain any police report filed in the United States regarding this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

For Rhode Island residents: You have the right to file or obtain a police report regarding this incident.