



MULLEN
COUGHLIN_{LLC}

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1275 Drummers Lane, Suite 302
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April 30, 2018

VIA E-MAIL ONLY

Montana Department of Justice
Office of Consumer Protection
P.O. Box 200151
Helena, MT 59620-0151
E-mail: ocpdatabreach@mt.gov

Re: Notice of Data Event

Dear Sir or Madam:

We represent Building Profits, LLC (“Building Profits”), 8060 Double R Blvd., Suite 300, Reno NV 89511, and are writing to notify your office of an incident that may affect the security of personal information relating to three (3) Montana residents. By providing this notice, Building Profits does not waive any rights or defenses regarding the applicability of Montana law, the applicability of the Montana data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about October 19, 2017, Building Profits became aware of unusual activity on an employee laptop. Building Profits began to investigate this activity to determine what happened. Building Profits changed the logon credentials and disabled the laptop upon discovery of further unusual activity on November 9, 2017. Building Profits continued to investigate upon witnessing further unusual activity. Through the investigation, it was determined that there was the potential for unauthorized access to information contained on the laptop between October 19, 2017 and November 9, 2017. While there is no evidence of actual or attempted misuse of personal information, the investigation revealed some personal information was present on the laptop.

Notice to Montana Residents

On April 30, 2018, Building Profits, LLC provided written notice to its affected clients via first class mail. A copy of this notice is attached here as **Exhibit A**. The notice included three (3) Montana residents.

Other Steps Taken and to Be Taken

Upon discovering this incident, Building Profits worked to identify those that may be affected, to put in place resources to assist them and to provide them with notice of this incident. Building Profits is providing all potentially affected individuals access to one (1) free year of credit and identity monitoring services, including identity restoration services, through Kroll, and has established a dedicated hotline for potentially affected individuals to contact with questions or concerns regarding this incident.

Additionally, Building Profits is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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. Building Profits is also providing written notice of this incident to the consumer reporting agencies as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4786.

Very truly yours,

A handwritten signature in blue ink that reads "Ryan Loughlin". The signature is fluid and cursive, with a small flourish at the end.

Ryan Loughlin of
MULLEN COUGHLIN LLC

EXHIBIT A



Building Profits LLC

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

<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Suffix>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<ZipCode>>

Re: Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>>,

We write to inform you of a data privacy incident that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about October 19, 2017, Building Profits, LLC (“Building Profits”) became aware of unusual activity on an employee laptop. We began to investigate this activity to determine what happened. Building Profits changed the logon credentials and disabled the laptop upon discovery of further unusual activity on November 9, 2017. We continued to investigate upon witnessing further unusual activity. Through the investigation, it was determined that there was the potential for unauthorized access to information contained on the laptop between October 19, 2017 and November 9, 2017. While we have no evidence of actual or attempted misuse of personal information, the investigation revealed some personal information was present on the laptop.

What Information Was Involved? Certain data pertaining to Building Profits clients was accessible on the impacted computer during the periods of unusual activity. This may include your: <<ClientDef1(data elements list.)>>

What We Are Doing. We take the security of information in our care very seriously. We have security measures in place to protect data in our care and we are working diligently to enhance these protections and ensure the ongoing security of our systems. We are also providing you with information about this event and about the steps you can take to better protect against issue of your personal information, should you feel it appropriate to do so. As an added precaution, we are also offering you access to one (1) year of credit monitoring and identity theft restoration services through Kroll at no cost to you. The cost of this service will be paid for by Building Profits. We encourage you to enroll in these services, as we are not able to act on your behalf to enroll you in the credit monitoring service.

What You Can Do. Please review the enclosed “Steps You Can Take to Protect Your Information.” You can also enroll to receive the free credit monitoring and identity theft protection services we are offering.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-866-775-4209, Monday through Friday, 9 a.m. to 6 p.m. Eastern Time (excluding U.S. holidays).

Again, Building Profits takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

Tracy Brantingham
Building Profits, LLC

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

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, Fraud Consultation, and Identity Theft Restoration.

Visit krollbreach.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until **July 23, 2018** to activate your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-844-263-8605. Additional information describing your services is included with this letter.

Monitor Your Accounts

Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your personal account statements and monitoring your free credit reports for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report. Contact information for the credit reporting agencies can be found below.

Fraud Alerts. At no charge, you can also have the three major credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19106
800-680-7289
www.transunion.com

Security Freeze. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. Fees vary based on where you live, but commonly range from \$3 to \$15. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver’s license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
1-888-397-3742
www.experian.com/freeze/

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze/place-credit-freeze

Additional Information. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General, as well as the credit reporting agencies listed above. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ 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.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.