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July 30, 2025

VIA E-MAIL SECURITYBREACH@ATG.WA.GOV)

Office of the Attorney General
1125 Washington St SE
Olympia, WA 98504

Re: Supplemental Incident Notification

Dear Sir or Madam:

I write on behalf of our client, American Consumer Credit Counseling, Inc. ("ACCC"), to provide an update regarding a security incident initially reported to your office on July 15, 2025.

As noted in our prior notification, ACCC mailed notification letters to 1,555 Washington residents on July 15, 2025. ACCC has continued to work diligently to identify mailing addresses for individuals whose personal information was involved.

On July 30, 2025, ACCC mailed notification letters via United States Postal Service First-Class mail to an additional 24 Washington residents whose name and financial account number and/or payment card number were contained in the files involved. All notices have been mailed, and the total number of Washington residents notified about this incident is 1,579. A copy of the notification letter is enclosed.

To help prevent a similar event from occurring in the future, ACCC has implemented, and will continue to adopt, additional safeguards and technical security measures to further protect and monitor its systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

David H. Potter

David H. Potter
Counsel

American Consumer Credit Counseling, Inc
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

AMERICAN CONSUMER CREDIT COUNSELING
The Credit Counseling Professionals

[redacted]

000010102G0500

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July 30, 2025

Dear [redacted],

American Consumer Credit Counseling, Inc. is writing to make you aware of a data security incident that involved some of your information. This letter explains the incident, measures we have taken, and some steps you may consider taking.

We recently completed an investigation of unauthorized activity on our computer network. Upon learning of that unauthorized activity, we took immediate action to contain the incident and began an investigation with assistance from a cybersecurity firm that has assisted other companies in similar situations. The investigation determined that an unauthorized person gained access to some of our systems on January 29, 2025, and acquired copies of certain files. We reviewed the files involved and, on June 27, 2025, determined that they contained your name, financial account number ending in [redacted], and payment card number ending in [redacted]

Please review the enclosed *Additional Steps You Can Take*, which contains information about what you can do to safeguard against possible misuse of your information. Additionally, it is always a good idea to remain vigilant and review account statements you receive for suspicious activity and to detect errors.

We apologize for any concern or inconvenience this incident may cause. We have and will continue to take steps to enhance the security of our computer network. If you have any questions about this incident, please call 1-833-367-5721, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern, excluding holidays.

Sincerely,

American Consumer Credit Counseling, Inc.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. 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. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud--an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. 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.
For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That is because most creditors need to see your credit report before they approve a new account. If they cannot see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You will need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

American Consumer Credit Counseling is located at 130 Rumford Ave., Suite 202, Auburndale, MA 02466-1317, and can be reached by telephone at (800) 769-3571.

Additional Information for Residents of the Following States

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, https://www.marylandattorneygeneral.gov/

New York: You may contact and obtain information from these state agencies: *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

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

Rhode Island: This incident involves 61 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. 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.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.

- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.

Appendix

American Consumer Credit Counseling, Inc. ("ACCC") recently completed an investigation of unauthorized activity on its computer network. Upon learning of that unauthorized activity, ACCC took immediate action to contain the incident and began an investigation with the assistance of a third-party forensic firm. The investigation determined that an unauthorized person gained access to some of ACCC's systems on January 29, 2025, and acquired copies of certain files.

ACCC searched and reviewed the files that may have been involved to identify personal information, and researched contact information for the individuals whose information was implicated, which was substantially completed on June 27, 2025. Through this review and research, ACCC identified files containing the name and one or more of the following for 1,555 Washington residents: date of birth, financial account number, and/or payment card number.

On July 15, 2025, ACCC sent notifications via U.S. First-Class mail to the Washington residents whose information was involved in accordance with Wash. Rev. Code § 19.255.010.[1] A copy of the notification is enclosed. ACCC has established a dedicated, toll-free call center for individuals to call with questions.

To help prevent a similar event from occurring in the future, ACCC has implemented, and will continue to adopt, additional safeguards and technical security measures to further protect and monitor its systems.

[1] This report does not waive any objections that American Consumer Credit Counseling, Inc. may have that Washington lacks regulatory authority over it related to any claims that may arise from this incident, or that Washington lacks jurisdiction over it.

American Consumer Credit Counseling, Inc
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

AMERICAN CONSUMER CREDIT COUNSELING
The Credit Counseling Professionals

FIRST NAME LAST NAME
ADDRESS 1
CITY, STATE ZIP

00001010 2G0400 P

July 15, 2025

Dear FIRST NAME LAST NAME,

American Consumer Credit Counseling, Inc. is writing to make you aware of a data security incident that involved some of your information. This letter explains the incident, measures we have taken, and some steps you may consider taking.

We recently completed an investigation of unauthorized activity on our computer network. Upon learning of that unauthorized activity, we took immediate action to contain the incident and began an investigation with assistance from a cybersecurity firm that has assisted other companies in similar situations. The investigation determined that an unauthorized person gained access to some of our systems on January 29, 2025, and acquired copies of certain files. We reviewed the files involved and, on June 27, 2025, determined that they contained your name and financial account number ending in (xxxx).

Please review the enclosed *Additional Steps You Can Take*, which contains information about what you can do to safeguard against possible misuse of your information. Additionally, it is always a good idea to remain vigilant and review account statements you receive for suspicious activity and to detect errors.

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