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February 12, 2026

VIA U.S. MAIL

Attorney General John Formella
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Melissa A. Caouette, Chapter 13 Trustee – Incident Notification

To Whom it May Concern:

McDonald Hopkins PLC represents Melissa A. Caouette, Chapter 13 Trustee ("Trustee"), located at 400 N. Saginaw Street, Suite 331, Flint, MI 48502, regarding a recent security incident. I am writing to provide notification of an incident that may affect the security of personal information of approximately one (1) New Hampshire resident. The Trustee will supplement this notification with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, the Trustee does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

On or about September 5, 2025, the Trustee became aware of potentially unauthorized access to its network due to a ransomware cybersecurity incident. Upon learning of this issue, the Trustee immediately contained the threat by disabling all unauthorized access to the network and commenced a prompt and thorough investigation. The Trustee reported the incident to the Federal Bureau of Investigations and the United States Trustee Office. As part of the investigation, the Trustee has been working very closely with external cybersecurity professionals experienced in handling these types of incidents.

The forensic investigatory team determined that the unauthorized party potentially accessed or removed data from the environment. Subsequently, the Trustee conducted a thorough and detailed manual review of all the data contained on the impacted servers. At the completion of the review, the Trustee determined on January 23, 2026, that personal information attributable to one New Hampshire resident was present in the impacted files and potentially may have been accessed or acquired by the unauthorized party. The information that may have been accessed or acquired may include the individual's name and Social Security number. On February 6, 2026, the Trustee located the most recent address of the impacted individuals. The Trustee proceeded to promptly notify all potentially impacted individuals as expeditiously as possible and providing written notice on or about February 12, 2026.

As stated above, upon learning of this issue, the Trustee immediately commenced an internal investigation and promptly notified potentially affected individuals. The Trustee has no evidence that the impacted information has been used to commit financial fraud or identity theft. The Trustee wanted to inform you (and the affected resident) of the incident and to explain the steps that it is taking to help safeguard the affected resident against identity fraud. The Trustee is offering the resident complimentary membership with a credit monitoring service. The Trustee will advise the affected resident regarding precautionary measures to best protect their identity and financial accounts including: remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis; the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports; and contact information for the consumer reporting agencies and the Federal Trade Commission. A sample of the notice letter is included herein for your reference.

Protecting the privacy of personal information is a top priority to the Trustee. The Trustee is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Further, the Trustee continues to evaluate and improve, where appropriate, its administrative and technical safeguards including training its employees on best practices related to cybersecurity, policies, procedures, and protocols, and tools to protect its network environment.

If you have any additional questions, please contact me at (248) 593-2952 or cbattersby@mcdonaldhopkins.com.

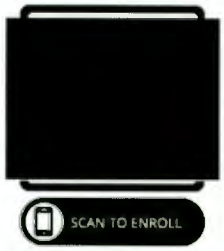
Very truly yours,

Colin M. Battersby

Encl.

[redacted]

[redacted]



February 12, 2026

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear [redacted]

The privacy and security of the personal information we maintain is of the utmost importance to the Chapter 13 Trustee Office of Melissa A. Caouette. We are writing to provide you with information regarding a recent cybersecurity incident that potentially involved your personal information. Please read this notice carefully, as it provides information about the incident, the complimentary identity monitoring services we are making available to you, and precautionary measures you can take to protect your information.

What Happened?

On or about September 5, 2025, we detected unauthorized access to our network.

What We Are Doing.

Upon learning of the issue, we secured our network, reported the incident to law enforcement, and commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Following the completion of our investigation, it was determined that some of our files may have been accessed or removed by the unauthorized individual(s) between September 3, 2025, and September 4, 2025. We conducted a thorough review of the potentially impacted data and on January 23, 2026, we determined that the impacted files may have contained your personal information.

What Information Was Involved?

The potentially impacted information includes [redacted].

What You Can Do.

To date, we do not have evidence that your information has been used to commit financial fraud or identity theft. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide complimentary credit monitoring services as a precaution. We have secured the services of Kroll to provide identity monitoring at no cost to you for [redacted] This letter provides more information about the complimentary services, enrollment instructions, and other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

If you have questions, please contact our dedicated and confidential call center at [redacted]. The response line is available between the hours of 9:00 a.m. to 6:30 p.m., Eastern Time, Monday through Friday, excluding holidays. We have taken this matter very seriously and apologize for any inconvenience or concern this may cause. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

Sincerely,
Melissa A. Caouette, Chapter 13 Trustee
400 N. Saginaw Street, Suite 331, Flint, MI 48502

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary Identity Protection Services.

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. For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

- Visit [redacted] to activate and take advantage of your identity monitoring services.
- *You have until* [redacted] *to activate your identity monitoring services.*
- Membership Number: [redacted]

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

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 will be able to help you determine if it is an indicator of identity theft. 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.

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 will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

2. Placing a Fraud Alert.

We recommend that you place a 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
Equifax Information Services LLC
P.O. Box 105069, Atlanta, GA 30348
www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
1-888-EQUIFAX (1-888-378-4329)

Experian
P.O. Box 9532, Allen, TX 75013
www.experian.com/fraud
1-888-EXPERIAN (1-888-397-3742)

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000, Chester, PA 19016
www.transunion.com/fraud-alerts
800-916-8800;
800-680-7289

3. Consider 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 cost. 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 sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
Equifax Information Services LLC
P.O. Box 105788, Atlanta, GA 30348
www.equifax.com/personal/credit-report-services/credit-freeze/
1-888-EQUIFAX (1-888-378-4329)

Experian Security Freeze
P.O. Box 9554, Allen, TX 75013
www.experian.com/freeze
1-888-EXPERIAN (1-888-397-3742)

TransUnion Security Freeze
P.O. Box 160, Woodlyn, PA 19094
www.transunion.com/credit-freeze
800-916-8800;
888-909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. 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. If you do place a security freeze prior to enrolling in a credit monitoring service, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. 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.

5. 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.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

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.marylandattorneygeneral.gov, 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 Mexico residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the 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 credit. In addition, you have the right to obtain a security freeze (as explained above) or submit a declaration of removal. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act. For more information about the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

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; 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.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, Telephone: 877-877-9392.

Rhode Island Residents: You have the right to obtain a police report if one was filed, or alternatively, you can file a police report. Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above. In order to request a security freeze, you may need to provide the following information: your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number; date of birth; complete address; prior addresses; proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.); and if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. When you place a security freeze on your credit report, within five (5) business days you will be provided with a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number or password provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) the proper information regarding the period of time for which the report shall be available to users of the credit report.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, oag.dc.gov/consumer-protection, Telephone: 202-442-9828.