



P.O. Box 30285
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November 6, 2024

By Email

Office of the Attorney General, Consumer Protection Bureau
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Concord, NH 03301
DOJ-CPB@doj.nh.gov

To Whom It May Concern:

This letter provides an update to a notice your office first received on April 26, 2024 regarding a cybersecurity incident that occurred at Financial Business and Consumer Solutions, Inc. ("FBCS"), a debt collection agency engaged by Kohl's to perform services in connection with the Kohl's credit card. At that time Capital One, as issuer of the Kohl's credit card, had determined to notify impacted individuals of the incident along with appropriate state authorities, pending additional investigation by FBCS into the incident. On behalf of Capital One, FBCS provided initial notice to your office.

FBCS has now completed its investigation and has identified additional impacted individuals associated with the provision of services for Kohl's card customers. We are providing notice directly to you because after having made initial notifications on our behalf, FBCS declared bankruptcy. Capital One has reviewed the results of FBCS' investigation and determined that a total of 3,050 New Hampshire individuals for which Capital One is a data owner—rather than the 511 New Hampshire individuals previously identified—have been confirmed to have been impacted by the FBCS incident. Notification letters were mailed to individuals who were not previously notified. Such letters were sent on or about August 15, 2024. This notice is to ensure compliance with N.H. Rev. Stat. § 359-C:20(I)(B) given FBCS' recent filing of bankruptcy.

Should you have any questions, please contact me at the information below.

Respectfully yours,

Adam Cohen, Senior Director, Associate General Counsel Cyber Legal
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