

## Via Online Reporting

Attorney General Aaron M. Frey  
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May 28, 2026

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## **Re: Industrial Acceptance Corporation - Notice of Security Breach**

Dear Attorney General Aaron M. Frey:

We represent Industrial Acceptance Corporation (“IAC”), and write in accordance with Me. Rev. Stat. tit. 10, § 1348(1), to report a security event resulting in the unauthorized acquisition of personal information concerning 226 residents of Maine. IAC is in the auto financing industry, serving both auto dealerships and customers, and is located in New Haven, Connecticut.<sup>1</sup>

On February 24, 2025, IAC became aware of unauthorized activity in its network. Upon discovery, it took immediate action, which included taking its systems offline to secure them and retaining our law firm. We engaged a digital forensics incident response firm to assist with our rendering of legal advice. It was later determined that IAC experienced a ransomware event claimed by the group, INC. On or around March 4, 2025, IAC learned that certain files were taken from its network by the unauthorized actor. IAC commenced a detailed review of the files involved to understand the data potentially involved, to understand whether those files

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<sup>1</sup> Please note that as a Connecticut-based company, IAC does reserves and does not waive any defense regarding the applicability of Colorado law or personal jurisdiction over it.

Kennedys is a trading name of Kennedys CMK LLP, a limited liability partnership, in New Jersey, United States (with registered number 0450171416)

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Office of the Maine Attorney General  
Industrial Acceptance Corporation  
May 28, 2026

# Kennedys

contained personal information, and if so, to whom the data belonged. This review was completed on May 11, 2026.

Individuals will be notified via First Class U.S. mail on May 28, 2026. A sample copy of the notification letter is attached as Exhibit A. The information included the individuals' name, Social Security number, and/or driver's license number. IAC is offering twelve (12) months of credit monitoring services to Maine residents whose Social Security numbers were involved. A sample copy of the notification letter is enclosed.

IAC is reviewing its existing security policies and protections already in place on its network for additional ways to safeguard against evolving threats.

Please do not hesitate to contact me directly if you have additional questions.

Respectfully,

***Joshua A. Mooney***

Joshua A. Mooney  
Partner  
for Kennedys

# *Exhibit A*





May 28, 2026

### NOTICE OF DATA BREACH

Dear [REDACTED]:

Industrial Acceptance Corporation (“IAC”) writes to inform you of a security incident involving your personal information.

**What Happened?** On February 24, 2025, IAC became aware of unauthorized activity in its network. In response, we took our systems offline until we could safely restore our operations. This included working with cybersecurity specialists to investigate the incident and assist with the remediation efforts. On or around March 4, 2025, IAC learned that files were taken from our network by an unauthorized actor. We commenced a detailed review of the files involved to understand the data potentially involved, whether those files contained personal information, and if so, to whom the data related. This review was completed on May 11, 2026. We are now notifying you because it was determined that your information was in the investigated dataset. Please note that we have no evidence of misuse of any personal information, including for fraud or identity theft, because of this incident.

**What Information Was Involved?** The information involved [REDACTED]

**What We Are Doing.** Upon becoming aware of the event, we took immediate steps to secure our systems, and we reported the event to federal law enforcement. We are also offering 12 months of complimentary credit monitoring and identity protection services through Cyberscout, a TransUnion company. Instructions for how to enroll in these services are below. For assistance, you may contact our professional call center at 1-844-593-8423 (toll free), Monday through Friday, 8:00 AM to 8:00 PM Eastern Time, excluding major U.S. holidays.

**What You Can Do.** Generally speaking, it is best practice to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company.

To activate your identity and credit monitoring services, you may visit <https://bfs.cyberscout.com/activate>. When prompted, please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. You may also refer to the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources you may take advantage of to protect your information.

**For More Information.** Should you have any questions or concerns, please contact our assistance line at 1-844-593-8423 (toll free), Monday through Friday, 8:00 AM to 8:00 PM Eastern Time, excluding major U.S. holidays. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident.

Sincerely,

**Industrial Acceptance Corporation**

Enclosure: *Steps You Can Take to Help Protect Your Information*

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Monitor Your Accounts and Credit Reports:** It is good practice to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors.

**You May Obtain a Free Credit Report:** Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit <https://annualcreditreport.com>, call toll-free at 1-877-322-8228, complete the Annual Credit Report Request Form on the Federal Trade Commission's (FTC) website at <https://ftc.gov> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact one of the credit reporting bureaus.

**Fraud Alert Services:** You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified below.

**Credit Freeze Instructions:** As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address information from the prior two to five years;
5. Proof of current address, such as current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, you may contact a major credit reporting bureau listed below:

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a> <b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000 <b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> <b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013 <b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a> <b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069 <b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788
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## **Additional Information**

This notice has not been delayed by law enforcement. If you experience identity theft or fraud, you have the right to file a police report with your local law enforcement agency. When filing a report, you may be required to provide documentation showing that you have been a victim, and you are entitled to obtain a copy of the report for your records. If you discover suspicious activity on your credit reports or otherwise believe your information is being misused, you should promptly contact local law enforcement to file a report.

Instances of known or suspected identity theft should also be reported to your state Attorney General and the FTC. A complaint may be filed with the FTC online at <https://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. Complaints submitted to the FTC are added to its Identity Theft Data Clearinghouse and made available to law enforcement for investigative purposes. The FTC also provides information about fraud alerts and security freezes.

*For D.C. residents*, the District of Columbia Attorney General may be contacted at 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400, or <https://oag.dc.gov/consumer-protection>.

*For Maryland residents*, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or <https://oag.dc.gov/consumer-protection>.

*For New Mexico residents*, the New Mexico Attorney General may be contacted at the New Mexico Department of Justice, 408 Galisteo Street, Villagra Building, Santa Fe, NM 87501; (505) 490-4060; or <https://nmdoj.gov/>.

*For New York residents*, the New York Attorney General may be contacted at The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; or <https://ncdoj.gov>.

*For Oregon residents*, the Oregon Attorney General may be contacted at Justice Building, 1162 Court St. NE, Salem, OR 97301; 1-877-877-9392; or <https://doj.state.or.us>.

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; or <https://riag.ri.gov>. This incident involved 808 residents from Rhode Island.

You also have rights under the federal Fair Credit Reporting Act (FCRA) and Identity Security Act, which governs the collection and use of information pertaining to you by consumer reporting agencies. These rights include the right to access the information in your file, dispute incomplete or inaccurate information, and request correction or deletion of inaccurate, incomplete, or unverifiable information. For more information about the FCRA and your rights, you may visit [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf) or <https://ftc.gov>.

You may contact Industrial Acceptance Corporation via mail at 138 Orange Street, New Haven, CT 06510.