

Date

Name

Address

Address

Address

## Notice of a Possible Data Breach

Dear:

**Please read this letter in its entirety.**

### **What happened?**

We were recently the victims of a social engineering scam that allowed an unauthorized party to **access one of our employee's email accounts**. Please be assured, your TAX information on our secure network system **WAS NOT** violated and is therefore safe. We discovered the email violation on November 6, 2018, and we took immediate steps to shut down ALL access to our email accounts as a precautionary measure, added an additional layer of security to what we had in place already for our email accounts in order to continue serving you, and immediately notified as many of our email corresponding clients of this issue to be prepared for unwarranted and unwanted requests for additional information that WOULD NOT COME FROM US at @orsercpa.com. Unfortunately, these REQUESTS may, and will, continue into the foreseeable future; **PLEASE disregard** any emails that are not coming from **@ORSERCPA.COM**. We have NOT and will NOT EVER request any tax or sensitive information be sent to us via email. If you so choose, as stated in our engagement letter, that is risky and not recommended, which is why we have offered, and will continue to do so, our Net Client Portal access. If that is not an option for you, there is always mail, phone, or fax.

### **What information was involved?**

Based on a review of the situation and an examination of the impacted files, it is possible that some personal data belonging to you was potentially exposed to the unauthorized intruder. This data may have included personally identifiable information (PII) with some combination of your name, address, social security number and other tax documents.

**While we have no evidence that any of your personal information has been misused in any manner, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have.**

### **What are we doing to address this situation?**

Bradley W. Orser, CPA, Inc., P.S. has made immediate enhancements to our email systems, security, and practices. Additionally, we have engaged our IT experts to assist us in conducting a full review of our email security practices and systems to ensure that appropriate security protocols are in place going forward. We also encourage you, in this everchanging and dangerous internet environment, to take action to protect your sensitive personal information. **NEVER** email personal sensitive information or provide this information to those that do not need it. We are recommending something called Multi-Factor Authentication and is done using a smart device; it is VERY easy to setup and use. We are committed to helping those people who may have been impacted by this unfortunate situation.

That's why we are providing you with access to **Triple Bureau Credit Monitoring\*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by **CyberScout** a company that specializes in identity theft education and resolution.

To enroll in **Credit Monitoring\*** services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services:**

<name>                      <CODE>                      <spouse>                      <code>  
<adult dep>                      <code>

Due to credit monitoring tools not being available for minor children since a child should not have a credit file before age 18, credit monitoring services are not a practical solution. For this reason, Bradley W. Orser, CPA, Inc., P.S. is providing special services geared towards any impacted minor dependents. This includes assistance with placing a Protected Consumer Credit File Freeze with the credit reporting agencies. If you decide not to place a Protected Consumer Credit File Freeze, then there are other proactive steps that can be taken. These services will also be provided by CyberScout.

<minor name>                      <minor code>                      <minor name2>                      <minor code2>

For guidance with the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code.

#### **What you can do to address this situation?**

CyberScout has been retained to help you with any questions or problems you may encounter, including assisting you with obtaining a credit report and placing fraud alerts. However, if you choose not to use these services, we are strongly urging all clients to consider doing the following:

**If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:**

**Experian (1-888-397-3742)**

**P.O. Box 4500**

**Allen, TX 75013**

[www.experian.com](http://www.experian.com)

**Equifax (1-800-525-6285)**

**P.O. Box 740241**

**Atlanta, GA 30374**

[www.equifax.com](http://www.equifax.com)

**TransUnion (1-800-680-7289)**

**P.O. Box 2000**

**Chester, PA 19016**

[www.transunion.com](http://www.transunion.com)

**Also, should you wish to obtain a credit report and monitor it on your own:**

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to <OUR COMPANY> or CyberScout

#### **Other Important Information**

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

If your tax paperwork contained your bank information or a payment card information, it is recommended to notify your bank of this incident to inform them that your account may be at an increased risk for fraud and so that your bank can

\* Services marked with an “\*” require 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.

flag your account. We also encourage you to monitor your accounts closely for any suspicious activity and to notify your financial institution immediately if you notice any unauthorized spending or withdrawals.

**For more information**

You may still feel the need to speak with Bradley W. Orser, CPA, Inc., P.S.. regarding this incident. If so, please call Terri or Brad at 360-479-8846 from 9am to 5 pm Pacific Time, Monday through Friday.

We take our responsibility to protect your personal information very seriously. We want to ensure you that an employee's email account was violated and **NOT** your tax information, or the work we have done for you. We are and have been deeply disturbed by this email violation and are taking this very seriously. The added email security layer may restrict how the information you send to us will be received. The best option will be to use your Net Client Portal access, which is a quick and easy to use link on our website. We sincerely apologize for any inconvenience this may cause.

Sincerely,

Brad Orser  
President and CEO

**Additional Important Information**

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
www.equifax.com

**Experian**

P.O. Box 22104  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**

P.O. Box 2000  
Chester, PA 19022  
1-800-888-4213  
www.transunion.com

You may also obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

**For residents of Maryland, North Carolina, and Illinois:**

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the**

**Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
www.oag.state.md.us

**North Carolina Office of the**

**Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com

**Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)

**For residents of Massachusetts:**

State law requires you be informed of your right to obtain a police report if you are a victim of identity theft.

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below:

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/freeze/center.html>

**TransUnion (FVAD)**

P.O. Box 2000  
Chester, PA 19016  
<https://freeze.transunion.com>

More information can also be obtained by contacting the Federal Trade Commission listed above.