



THEWENNERGROUP,LLC  
Certified Public Accountants

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
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<<City>><<State>><<Zip>>  
<<Country>> <<Date>>

Dear <<Name 1>>:

The Wenner Group (“Wenner”) is committed to maintaining the privacy and security of our current and former clients’ personal information.

In early February 2019, we began receiving reports from some of our clients that fraudulent tax returns were filed in the client’s name. We immediately began an investigation and engaged a third-party forensic firm to assist. While we were unable to determine whether there had been unauthorized access to or acquisition of your personal information, which would have included your Social Security number, we wanted to make you aware of the situation.

We have notified the FBI, the IRS, and state taxing authorities. The IRS has indicated to us that they will monitor our clients’ returns for the purpose of attempting to prevent fraudulent tax refunds from being paid out.

We recognize this issue can be frustrating. As a precaution, Wenner has arranged for you to enroll in a complimentary, online credit monitoring service (myTrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. For more information on myTrueIdentity, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take to protect your information, please see the page that follows this letter.

We regret any concern this may cause you. We have attached FAQs for your reference and encourage you to review them. We are aggressively analyzing where process changes are needed and will take the appropriate actions. Should you have any questions, you may call 877-854-8633, Monday through Friday, 7:00 a.m. to 7:00 p.m. Mountain Time.

Sincerely,

Gary Saltzman  
Member

## **MYTRUEIDENTITY ENROLLMENT INSTRUCTIONS**

To enroll in this service, go to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

### **ADDITIONAL STEPS YOU CAN TAKE**

Even if you decline to take advantage of this complimentary credit monitoring and identity theft prevention service, we remind you to remain 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](http://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](http://www.equifax.com), 1-800-685-1111

*Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

*TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://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, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), 1-877-IDTHEFT (438-4338)

**If you are a resident of Maryland or North Carolina**, you may contact and obtain information from your state attorney general at:

*Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202 [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023 (toll free when calling within Maryland) 1-410-576-6300 (for calls originating outside Maryland)

*North Carolina Attorney General's Office*, 9001 Mail Service Center, Raleigh, NC 27699, [www.ncdoj.gov](http://www.ncdoj.gov), 1-919-716-6400 or toll free at 1-877-566-7226

**Fraud Alerts:** There are two types of 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 at least 90 days. 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. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Credit Freezes:** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. 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](http://www.equifax.com)

**Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

**TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

**Fair Credit Reporting Act:** You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

The FTC's list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Experian, TransUnion and Equifax – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft.
- 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 may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

## Frequently Asked Questions

The Wenner Group values the privacy of our current and former clients.

### **THE POTENTIAL INCIDENT**

#### **What happened?**

In early February 2019, Wenner began receiving reports from some of our clients that fraudulent tax returns were filed in the client's name. We immediately began an investigation and engaged a third-party forensic firm to assist. We have been unable to determine whether there had been unauthorized access to or acquisition of client information, including Social Security numbers.

#### **Has my spouse or family's personal information been compromised?**

We are notifying all of our current and former clients, their spouses and dependents whose Social Security number was provided to Wenner. If Wenner's files include an individual's information, they will receive a notice.

### **WENNER'S RESPONSE**

#### **Did Wenner notify law enforcement?**

Yes, we have notified the FBI, the IRS, and state taxing authorities. The IRS has indicated to us that they will monitor our clients' returns for the purpose of attempting to prevent fraudulent tax refunds from being paid out.

#### **Is Wenner providing any credit monitoring services?**

Yes, Wenner is providing complimentary credit monitoring services through TransUnion. Enrollment instructions are included in this letter.

### **FURTHER PROTECTING YOUR INFORMATION**

#### **Review Your Credit Reports, Account Statements and Notify Law Enforcement of Suspicious Activity**

We recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. 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 Office of the Attorney General.

Contact information for the Federal Trade Commission is as follows:

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

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. Be sure to obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

#### **How do I get a free copy of my credit report?**

You may obtain a free copy of your credit report from each of the 3 major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com> or by calling toll-free 877.322.8228.

## What is a fraud alert?

You also have the right to ask that the nationwide credit reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the 3 nationwide credit reporting agencies. Contact information for each of the 3 credit reporting agencies is listed below. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

You may choose between two types of fraud alerts. 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 at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and have obtained the appropriate documentary proof. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies is as follows:

Equifax: 1-888-766-0008, <https://www.alerts.equifax.com>

Experian: 1-888-397-3742, <https://www.experian.com/fraud/center.html>

TransUnion: 1-800-680-7289, <https://www.transunion.com/fraud-victim-resource/place-fraud-alert>

## Does asking a credit bureau to add a temporary 90-day fraud alert degrade my credit standing, prevent issue of credit or cause an increase in interest rates?

No. The 90-day fraud alert is an established industry standard precautionary procedure. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the 3 nationwide credit bureaus. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file.

## What is a security freeze?

You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. 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](http://www.equifax.com)

Experian Security Freeze, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

#### **How do I lift or remove a security freeze?**

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

#### **What is tax-related identity theft?**

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund. You may be unaware that this has happened until you file your return and discover that a return already has been filed using your SSN. Or, the IRS may send you a letter saying they have identified a suspicious return using your SSN.

Be alert to possible tax-related identity theft if you are contacted by the IRS or your tax professional about:

- More than one tax return was filed using your SSN.
- You owe additional tax, refund offset or have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer for whom you did not work.

For more information about tax-related identity theft go to <https://www.irs.gov/pub/irs-pdf/p5027.pdf>.

#### **What are the steps I can take to prevent tax-related identity theft?**

*If you plan to file your tax return electronically:*

You should attempt to file your tax return as you would normally if you plan on filing it electronically. If you file it electronically and it is accepted, then you do not need to do anything else.

If you file your tax return electronically and it is rejected because a return was already filed, then you will need to file a paper tax return along with an Identity Theft Affidavit. The Identity Theft Affidavit should be included with the tax return, not filed separately. The Identity Theft Affidavit can be found at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.

*If you plan to file your tax return in paper form:*

If you file a tax return by paper and do not even try an electronic return, you should file an Identity Theft Affidavit with the tax return. While it is not necessary, the Identity Theft Affidavit can help to ensure that the return is processed correctly. The IRS will already be aware of what happened but the people who receive and process the return will not, and processing could be delayed without the affidavit. The Identity Theft Affidavit can be found at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.



THE WENNER GROUP, LLC  
Certified Public Accountants

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>

Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear Parent or Guardian of <<Name>>:

The Wenner Group ("Wenner") is committed to maintaining the privacy and security of our current and former clients' personal information. We are writing to inform you about an incident that may involve some of your child's information.

In early February 2019, we began receiving reports from some of our clients that fraudulent tax returns were filed in the client's name. We immediately began an investigation and engaged a third-party forensic firm to assist. While we were unable to determine whether there had been unauthorized access to or acquisition of your child's personal information, which may have included your child's Social Security number, we wanted to make you aware of the situation.

We have notified the FBI, the IRS, and state taxing authorities. The IRS has indicated to us that they will monitor our clients' returns for the purpose of attempting to prevent fraudulent tax refunds from being paid out.

We recognize this issue can be frustrating. As a precaution, Wenner has arranged for your child to enroll in a complimentary, online credit monitoring or identity theft service (myTrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. For more information on myTrueIdentity, including instructions on how to activate the complimentary one-year membership, as well as some additional steps you can take to protect your child's information, please see the page that follows this letter.

We regret any concern this may cause you. We have attached FAQs for your reference and encourage you to review them. We are aggressively analyzing where process changes are needed and will take the appropriate actions. Should you have any questions, you may call 877-854-8633, Monday through Friday, 7:00 a.m. to 7:00 p.m. Mountain Time.

Sincerely,

Gary Saltzman  
Member

## **MYTRUEIDENTITY ENROLLMENT INSTRUCTIONS**

To enroll in this service, go to the myTrueIdentity website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

**Special note for minors involved in this incident:** The same services referred to above may not be available to minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at: [www.transunion.com/childidentitytheft](http://www.transunion.com/childidentitytheft) to submit your information so TransUnion can check their database for a credit file with your child's Social Security number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

### **ADDITIONAL STEPS YOU CAN TAKE**

Even if your child declines to take advantage of the complimentary credit monitoring and identity theft prevention service, we remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your child's account statements and free credit reports for any unauthorized activity. Parents or guardians may request a copy of their child's or ward's credit information by contacting the three credit reporting bureaus. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
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- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe your child is the victim of identity theft or have reason to believe your child's 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 child's 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.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**If your child is a resident of Maryland or North Carolina**, you may contact and obtain information from the state attorney general at:

*Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)

*North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6400 / 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

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- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

To request a security freeze, you will need to provide the following information:

1. Your child's full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Your child's Social Security number
3. Your child's date of birth
4. If you have moved in the past five years, provide the addresses where your child has lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If your child is a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your child's credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your child's credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (your child's name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your child's credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (your child's name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

## **Frequently Asked Questions**

The Wenner Group values the privacy of our current and former clients.

### **THE POTENTIAL INCIDENT**

#### **What happened?**

In early February 2019, Wenner began receiving reports from some of our clients that fraudulent tax returns were filed in the client's name. We immediately began an investigation and engaged a third-party forensic firm to assist. We have been unable to determine whether there had been unauthorized access to or acquisition of client information, including Social Security numbers.

#### **Has my spouse or family's personal information been compromised?**

We are notifying all of our current and former clients, their spouses and dependents whose Social Security number was provided to Wenner. If Wenner's files include an individual's information, they will receive a notice.

### **WENNER'S RESPONSE**

#### **Did Wenner notify law enforcement?**

Yes, we have notified the FBI, the IRS, and state taxing authorities. The IRS has indicated to us that they will monitor our clients' returns for the purpose of attempting to prevent fraudulent tax refunds from being paid out.

#### **Is Wenner providing any credit monitoring services?**

Yes, Wenner is providing complimentary credit monitoring services through TransUnion. Enrollment instructions are included in this letter.

### **FURTHER PROTECTING YOUR INFORMATION**

#### **Review Your Credit Reports, Account Statements and Notify Law Enforcement of Suspicious Activity**

We recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. 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 Office of the Attorney General.

Contact information for the Federal Trade Commission is as follows:

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

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. Be sure to obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

#### **How do I get a free copy of my credit report?**

You may obtain a free copy of your credit report from each of the 3 major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com> or by calling toll-free 877.322.8228.

## What is a fraud alert?

You also have the right to ask that the nationwide credit reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the 3 nationwide credit reporting agencies. Contact information for each of the 3 credit reporting agencies is listed below. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

You may choose between two types of fraud alerts. 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 at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and have obtained the appropriate documentary proof. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies is as follows:

Equifax: 1-888-766-0008, <https://www.alerts.equifax.com>

Experian: 1-888-397-3742, <https://www.experian.com/fraud/center.html>

TransUnion: 1-800-680-7289, <https://www.transunion.com/fraud-victim-resource/place-fraud-alert>

## Does asking a credit bureau to add a temporary 90-day fraud alert degrade my credit standing, prevent issue of credit or cause an increase in interest rates?

No. The 90-day fraud alert is an established industry standard precautionary procedure. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the 3 nationwide credit bureaus. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file.

## What is a security freeze?

You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. 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](http://www.equifax.com)

Experian Security Freeze, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)

TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

### **How do I lift or remove a security freeze?**

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

### **What is tax-related identity theft?**

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund. You may be unaware that this has happened until you file your return and discover that a return already has been filed using your SSN. Or, the IRS may send you a letter saying they have identified a suspicious return using your SSN.

Be alert to possible tax-related identity theft if you are contacted by the IRS or your tax professional about:

- More than one tax return was filed using your SSN.
- You owe additional tax, refund offset or have had collection actions taken against you for a year you did not file a tax return.
- IRS records indicate you received wages or other income from an employer for whom you did not work.

For more information about tax-related identity theft go to <https://www.irs.gov/pub/irs-pdf/p5027.pdf>.

### **What are the steps I can take to prevent tax-related identity theft?**

*If you plan to file your tax return electronically:*

You should attempt to file your tax return as you would normally if you plan on filing it electronically. If you file it electronically and it is accepted, then you do not need to do anything else.

If you file your tax return electronically and it is rejected because a return was already filed, then you will need to file a paper tax return along with an Identity Theft Affidavit. The Identity Theft Affidavit should be included with the tax return, not filed separately. The Identity Theft Affidavit can be found at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.

*If you plan to file your tax return in paper form:*

If you file a tax return by paper and do not even try an electronic return, you should file an Identity Theft Affidavit with the tax return. While it is not necessary, the Identity Theft Affidavit can help to ensure that the return is processed correctly. The IRS will already be aware of what happened but the people who receive and process the return will not, and processing could be delayed without the affidavit. The Identity Theft Affidavit can be found at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.