

CARLA CROSS, LLC
Carla Cross, Enrolled Agent

369 Montezuma Ave #295
Santa Fe NM 87501
505-660-9402
carla@carlacrosstax.com

March 3, 2017

John Doe
1 Main Street
Samletown, NM 12345

Dear *John Doe*:

I am writing to inform you of a data security incident that may involve your personal information. The privacy and protection of my client's information is a matter that I take very seriously, and I have worked quickly to resolve the incident. Please review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your information.

What Happened

On February 14, 2017, I became aware that Carla Cross LLC had been the victim of a cyber intrusion by which an unknown third party was able to access my email address list. No evidence exists that anything other than the address list was accessed. However, in the event that some old emails may have been exposed, I am alerting you in case you ever sent me emails which contained your personal information. If so, some of your personal information may have been exposed to others, including your first and last name, home address, date of birth, and possibly your driver's license information or social security number if you ever included that information in an email.

What Information Was Involved

Based upon our internal investigation, I have determined that your personal data may possibly have been accessed by the third party only if you ever sent me this information in an email, and that certain personal information may have been put at potential risk, including your first and last name, home address, date of birth, and possibly driver's license information or social security number.

What We Are Doing

I take the privacy and protection of my clients' personal information very seriously and I deeply regret that this incident occurred. I took steps to address this incident promptly after it was discovered, including undertaking an internal investigation of the matter in order to develop a better understanding of what had taken place and how. I have also engaged the services of an independent computer forensic firm to ensure that the computer system is now secure. I am also now in the process of reviewing my internal policies and data

management protocols and will be implementing enhanced security measures to help prevent this type of incident from recurring in the future.

I have also retained a credit monitoring agency to assist any clients. If you believe there was any fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that fraud resolution support is needed then an Experian Fraud Resolution agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition.)

Please note that this offer is available to you for **one-year from the date of this letter**.

The Terms and Conditions for this offer are located at www.experian.com/fraudresolution. You will also find self-help tips and information about identity protection at this site.

While Fraud Resolution assistance is immediately available to you, we also encourage you to **activate the fraud detection tools available through ProtectMyID® Alert as a complimentary one-year membership**. This product provides you with superior identity detection and resolution of identity theft.

To start monitoring your personal information please follow the steps below:

Ensure that you enroll by: March 4, 2018 (Your code will not work after this date.)

Visit the ProtectMyID website to enroll: www.protectmyid.com/alert

Provide your activation code:

If you have questions about the incident, need assistance with fraud resolution that arose as a result of this incident or would like an alternative to enrolling in ProtectMyID online, please contact Experian's customer care team at 877-297-7780 by March 4, 2018. Be prepared to provide engagement number **PC106778** as proof of eligibility for the fraud resolution services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP

A credit card is not required for enrollment in ProtectMyID.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in ProtectMyID:

- Experian credit report at signup: See what information is associated with your credit file.
- Active Surveillance Alerts: Monitors Experian file for indicators of fraud.
- Fraud Resolution: Identity Theft Resolution agents are immediately available to help you address credit and non-credit related fraud.
- ExtendCARE: You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

- \$1 Million Identity Theft Insurance*: Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do

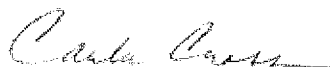
Potentially affected individuals can take the following steps to guard against identity theft and fraud:

- Register for the complimentary identity repair and protection services, provided by Carla Cross LLC at no cost to you, as discussed in the enclosed reference materials.
- As a general precaution we recommend that you review your credit and debit card account statements as soon as possible to determine if there are any discrepancies or unusual activity listed.
- Remain vigilant and continue to monitor your bank and credit card statements for unusual activity going forward. If you see anything that you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, call the bank that issued your credit or debit card immediately.
- Carefully check your credit reports for accounts you did not open or for inquiries from creditors that you did not initiate. If you see anything that you do not understand, call the credit agency immediately. As part of the complimentary protection, you may discuss your concern with any of the three primary credit agencies – Equifax, Experian, and TransUnion (see enclosures for contact information).
- Place a "fraud alert" or "security freeze" on your credit file. Information about these options for your credit file, along with instructions for activating these options, can be found in the enclosed reference materials, or by contacting one of the three credit agencies noted above.
- Review the enclosed "Information About Identity Theft Protection" reference guide, which describes additional steps that you may take to help protect yourself, including recommendations by the Federal Trade Commission regarding your identity theft protection.

For More Information

Once again, the privacy and protection of your information is a matter I take very seriously and I sincerely apologize for any concern that this may cause you. If you have any questions, please contact me at 505-660-9402.

Sincerely,



Carla Cross
Carla Cross, LLC

Information about Identity Theft Prevention

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at 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) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

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

For residents of Massachusetts: You also have the right to obtain a police report.

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we

suggest that you visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Fraud Alerts: There are also two types of fraud alerts that 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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes (for Non-Massachusetts Residents): You may have the right to put a credit freeze, also known as a security freeze, on your credit file, 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 credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit 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 credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.