

GUSTAFSON & COMPANY, LLC

Certified Public Accountants

Return Mail Processing Center

PO Box 6336

Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

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

<<Country>>

<<Date>>

Dear <<Name 1>>:

Gustafson & Company, LLC formerly known as Gustafson Berg & Company and also formerly known as Berg & Company (“Gustafson”) is committed to the privacy and confidentiality of its customers, and takes protecting personal information entrusted to us seriously. This commitment extends to notifying individuals if we believe the security or privacy of their information may have been compromised. We regret to inform you that a recent incident may have involved some of your personal information.

At the beginning of March, Gustafson identified that a higher than usual number of our clients had fraudulent tax returns filed under their name. Upon identifying the potential issue, we conducted an internal investigation and hired a leading computer forensics firm to examine our network and confirm the security of our computer systems. On April 10, 2020, our investigation identified that on January 22, 2020, an unauthorized third party was able to access our network and obtain personal information located on our system.

Upon initially identifying an issue, we contacted the IRS to notify them of the situation and put added protections on your tax records. More information about the steps we’ve taken is included in the paragraphs below but, in addition to the added protections we’ve put in place, we also recommend that you take actions to protect your other accounts, such as contacting your brokerage firm to put them on notice and to add security precautions to your account(s).

We have provided your Social Security number to the IRS which will allow the IRS to identify potential suspicious future tax returns related to the 2019 tax year that may be filed using your Social Security number. We have also notified law enforcement and will cooperate with their investigation. Despite our proactive steps, if you have had a false tax return filed and received a notice from the IRS or a state’s Department of Revenue, then we recommend that you send us your tax information ASAP so we can complete your returns. Also, as part of our tax preparation if you have proof of ID theft, we will complete the IRS Form 14039 Identity Theft Affidavit. We have included a copy of this Affidavit in this letter for your reference. We will still be able to prepare and file your tax returns, paper style (old-fashioned way), which you will mail in after you sign them. Additionally, the IRS offers further guidance for protecting your identity at the following website: www.irs.gov/individuals/identity-protection. There are a number of tools listed there that may be helpful to you to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud.

The impacted information varied by individual but may have included your name, address, email, date of birth, Social Security number, financial account number, and/or income information. As a precaution, we have arranged for a complimentary one-year membership to Experian’s IdentityWorksSM Credit 3B service. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

If you receive any written request or electronic request via e-mail purporting to be from Gustafson, and it looks suspicious, please notify us immediately. The IRS does not initiate contact with taxpayers by e-mail, fax or any social media tools to request personal financial information. If you receive an e-mail or similar request that appears to be from the IRS, the IRS suggests that you do not respond to any such requests. If you become aware that a false tax return has been filed with your name and Social Security number, in addition to taking the appropriate steps outlined by the IRS on their website, please notify us immediately.

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to help prevent something like this from happening again, including strengthening the security of our computer systems. For further information and assistance, please call 855-917-3469 Monday through Friday from 6 a.m. to 6 p.m. Pacific Time.

Sincerely,



Ken Gustafson, CPA
Managing Partner



Jim Mullaney, CPA
Partner

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: <<Enrollment Date>> (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. **PROVIDE** the **Activation Code: <<Activation Code>>. PLEASE NOTE THAT THE ACTIVATION CODE IS CASE-SENSITIVE.**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at: <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to place 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 the 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. 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 Security Freeze
1-888-298-0045
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, (877) 566-7226.

Identity Theft Affidavit

Complete this form if you need the IRS to mark an account to identify questionable activity.

Section A - Check the following boxes in this section that apply to the specific situation you are reporting *(Required for all filers)*

- 1. I am submitting this Form 14039 for myself
- 2. This Form 14039 is submitted in response to a 'Notice' or 'Letter' received from the IRS
 - Please provide 'Notice' or 'Letter' number(s) on the **line to the right**
 - Please check box 1 in **Section B** and see special mailing and faxing instructions on reverse side of this form.
- 3. I am submitting this Form 14039 on behalf of my 'dependent child or dependent relative'
 - Please complete **Section E** on reverse side of this form.
 - Caution:** If filing this on behalf of your 'dependent child or dependent relative', filing this form will protect his or her tax account but it will **not** prevent the victim in **Section C** below from being claimed as a dependent by another person.
- 4. I am submitting this Form 14039 on behalf of another person *(other than my dependent child or dependent relative)*
 - Please complete **Section E** on reverse side of this form.

Section B - Reason For Filing This Form *(Required)*

Check only **ONE** of the following boxes that apply to the person listed in **Section C** below.

- 1. **Someone used my information to file taxes**
- 2. **I don't know if someone used my information to file taxes, but I'm a victim of identity theft**

Please provide an explanation of the identity theft issue, how you became aware of it and provide relevant dates.

If needed, please attach additional information and/or pages to this form.

Section C - Name and Contact Information of Identity Theft Victim *(Required)*

Victim's last name	First name	Middle initial	Taxpayer Identification Number <i>(Please provide 9-digit Social Security Number)</i>
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Current mailing address *(apartment or suite number and street, or P.O. Box)* If deceased, please provide last known address

Current city	State	ZIP code
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Tax Year(s) you experienced identity theft <i>(If not known, enter 'Unknown' in one box below)</i>	What is the last year you filed a return								
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Address used on last filed tax return <i>(If different than 'Current')</i>	Names used on last filed tax return <i>(If different than 'Current')</i>
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City <i>(on last tax return filed)</i>	State	ZIP code
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Telephone number with area code <i>(Optional) If deceased, please indicate 'Deceased'</i>	Best time(s) to call
Home telephone number Cell phone number	

Language in which you would like to be contacted English Spanish

Section D - Penalty of Perjury Statement and Signature *(Required)*

Under penalty of perjury, I declare that, to the best of my knowledge and belief, the information entered on this Form 14039 is true, correct, complete, and made in good faith.

Signature of taxpayer, or representative, conservator, parent or guardian	Date signed
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Submit this completed form to either the mailing address or the FAX number provided on the reverse side of this form.

