

October 3, 2016

Client  
Address  
City, State Zip

Dear Client,

I am writing on behalf of HD Vest Investment Services (“HD Vest”) to inform you about an incident that may have affected some of your personal information.

#### **What Happened?**

On August 1, 2016, we learned that Patricia Flagg, an HD Vest Advisor, received a message on her computer that it was infected with a virus and provided her with a contact number for assistance in removing the virus. Ms. Flagg contacted the individual at the number provided and the individual was given remote access to Ms. Flagg’s computer for approximately 1 hour to remedy the computer issues on or around July 28, 2016; however the individual may have had remote access until August 1, 2016. Suspicious of the incident, Ms. Flagg notified HD Vest. We immediately began an investigation and learned that, while the unauthorized person was connected to Ms. Flagg’s computer, the unauthorized person would have had access to certain individuals’ information accessible from the computer.

#### **What Information Was Involved?**

Based on our investigation, the information accessible from Ms. Flagg’s computer during this limited timeframe may have included your name, address, date of birth, phone number, and Social Security number.

#### **What We Are Doing?**

While HD Vest has no evidence that your information has been misused in any way, out of an abundance of caution, we wanted to notify you regarding this incident and offer you a complimentary one-year membership in **ID Experts®** credit monitoring and resolution services. ID Experts maintains a 100% recovery success rate and we know that you will receive the utmost quality and care. Your 12 month membership will include the following:

- Credit monitoring and identity monitoring
- Access to exclusive educational information on the ID Experts Member website
- An insurance reimbursement component of up to \$20,000 for any expenses incurred if your personal information is used fraudulently
- ID Theft resolution should you happen to fall victim as a result of the situation

If you would like to take advantage of these free services, please contact ID Experts at 1-800-406-3410 or go to [www.idexpertscorp.com/protect](http://www.idexpertscorp.com/protect) to process your enrollment. Your enrollment code is: **XXXXXXXX**.

#### **What You Can Do?**

Regardless of whether you choose to take advantage of the identity monitoring services we are offering, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit reports, bank account activity, and financial statements for any unauthorized transactions. Also, please review the enclosed “Information about Identity Theft Protection” reference guide included with this letter, which describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

#### **For More Information**

We regret any inconvenience this may have caused. If you have questions, please contact Patricia Flagg at (207) 582-9288.

Sincerely,  
HD Vest Security Incident Response Team

## INFORMATION ABOUT IDENTITY THEFT PROTECTION

Even if you choose not to take advantage of the identity theft protection services we are offering, 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. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

### **Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
(800) 525-6285

### **Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
(888) 397-3742

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
(800) 680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

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

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.

**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 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.