



MICHELLE A. PECORA CPA P.C.

August 8, 2016

(Name)

(Address)

(City, State, Zip)

Subject: Notice of Data Theft

Dear (Name):

I am writing to inform you of a data security incident that may have involved your personal information. I take the privacy and security of your information very seriously. This is why I am contacting you, offering you identity monitoring services, and informing you about steps that can be taken to guard against identity theft.

What Happened? Someone broke into our office between July 27 and August 2, 2016, and stole a laptop that may have contained your personal information. Upon discovery of the theft, I immediately reported it to the Salem Police Department, and I am fully cooperating with them to identify the perpetrator(s). The laptop containing your information is password protected, and there is no reason to believe that the intruder has the password to access its contents, but out of an abundance of caution, I am notifying you of the incident and offering you identity monitoring services.

What Information Was Involved? The information included your name, address, Social Security number, and date of birth.

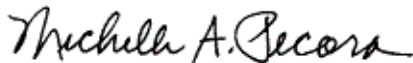
What Are We Doing? I am notifying you of the incident, providing you information about steps you can take to guard against identity theft, and offering you identity monitoring services for 12 months to protect against identity theft. I am also working with the Salem Police Department to identify the perpetrator(s) and will provide whatever cooperation is necessary to do so.

What You Can Do: To help protect your identity, I am offering you credit monitoring and identity restoration services through ID Experts for 12 months at no cost to you. The following identity protection services start on the date of enrollment. Note that the deadline to enroll is December 8, 2016, four months from the date of this notice. Once enrolled, the identity restoration component of the membership is backdated to the date of the breach.

You can enroll in identity restoration services through MyIDCare with ID Experts®. ID Experts recovery services will include 12months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and complete access to their fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. I encourage you to contact ID Experts with any questions and to enroll in the free services by calling 866-329-9984 or going to www.idexpertscorp.com/protect, and providing enrollment code (**insert enrollment code**). ID Experts is available Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. Please have your enrollment code available, and note the deadline to enroll is December 8, 2016.

For more information: Further information about how to guard against identity theft appears on the following pages. Should you have any questions, please contact me at (503) 779-1902 or michelle@pecoracpa.com. Please accept my sincere apologies and know that I deeply regret any worry or inconvenience this may cause you.

Sincerely,



Michelle A. Pecora
Michelle A. Pecora, CPA, PC

Information about Protecting Personal Information

Review Your Account Statements and Notify Issuing Bank & Law Enforcement of Suspicious Activity: It is recommended that you remain vigilant for any incidents of fraud or identity theft by regularly reviewing credit card account statements and your credit report for unauthorized activity. If you detect any suspicious activity on an account, we recommend you contact your issuing bank immediately to either freeze or close the account. You may also report any fraudulent activity or any suspected identity theft to local law enforcement, the Federal Trade Commission (FTC), or your respective state Attorney General. Residents of Massachusetts and Rhode Island have the right to obtain any police report filed in regard to this incident.

Copy of Free Credit Report: You may obtain a free copy of your credit report from the following national consumer reporting agencies or from the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281, 1-877-322-8228, www.annualcreditreport.com:

Equifax: P.O. Box 105139, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com

Experian: P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion: P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

Additional Free Resources on Identity Theft: You can obtain information from the consumer reporting agencies, the **FTC**, or your respective state Attorney General about steps you can take toward preventing identity theft. The FTC may be contacted at FTC, **Consumer Response Center**, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-438-4338, www.ftc.gov/idtheft.

For residents of Maryland, North Carolina, and Rhode Island: Residents of Maryland, North Carolina and Rhode Island can also obtain information about preventing and avoiding identity theft from their attorneys general at the addresses below, and from the Federal Trade Commission.

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

Rhode Island Office of the
Attorney General
150 South Main Street
Providence, RI 02903
(401) 274-4400
<http://www.riag.ri.gov>

Fraud Alerts: There are 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 consumer reporting agencies listed below:

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.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 agency. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major consumer reporting agencies 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: P.O. Box 2000, Chester, PA, 19022-2000, www.transunion.com

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