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<<Mail ID>>
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NOTICE OF DATA BREACH

Dear <<Name1>>:

I am writing to notify you about a data incident at my office. You are receiving this letter because you are a client, or a partner, employee or 1099 recipient of one of my clients.

What Happened?

On August 24, 2017, I became aware that some of you had received an e-mail that appeared to be from me, but it was not. I immediately changed my passwords and began an investigation into the matter, including hiring a specialized IT forensic firm. On September 5, 2017, the forensic IT firm determined that there was no compromise of my computer network, but that my email account credentials were compromised and used on August 24, 2017. This means that any information sent to or received from me via e-mail may have been compromised.

What Information Was Involved?

The information may have included correspondence with your Social Security number.

What I Am Doing.

In addition to the steps outlined above, I notified the Internal Revenue Service, Franchise Tax Board, Federal Bureau of Investigation, and applicable state agencies. I am also reviewing office policies and procedures and will work with law enforcement.

Lastly, I have arranged for Experian to provide you with one year of IdentityWorksSM. This product provides you with identity detection and identity theft resolution. To start monitoring your personal information through Experian IdentityWorksSM, please follow these steps:

- Ensure that you **enroll by: December 31, 2017** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.ExperianIDWorks.com/creditone>
- Provide your **activation code: <<Activation Code>>**

If you have questions about the product, need assistance with identity restoration, or if would like to enroll in Experian IdentityWorks on the phone, please contact Experian's customer care team at **1-877-890-9332** by **December 31, 2017**. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

What You Can Do.

Regardless of whether you choose to take advantage of the identity monitoring services I am offering, given the nature of the information potentially exposed, I strongly recommend the following steps be taken:

1. Establish free 90 day fraud alerts with the three credit reporting bureaus. Their telephone numbers and websites are:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-888-766-0008 https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp	Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289 http://www.transunion.com/fraud-victim-resource/place-fraud-alert
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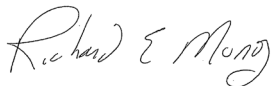
2. Consider placing a credit freeze on your accounts which will make it more difficult for someone to open an account. For more information visit: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
3. If you become a victim of identity theft, file a complaint with the Federal Trade Commission at <https://identitytheft.gov> and law enforcement. The FTC also provides detailed and specific information about identity theft at their website, which I recommend you review.

Lastly, you are entitled to a free credit report every year from each of these agencies at: www.annualcreditreport.com

For More Information.

In my 40 years of business, this is my first direct encounter with cyber-crime. Your privacy and security are very important to me. For further information, please do not hesitate to call toll free number 1-888-396-9678. You may also contact me at (209) 239-1064, or write me at 6643 Northland Road, Manteca, CA 95336 with any questions or concerns you may have.

Very Truly Yours,



Richard E. Munoz, CPA

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

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

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

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.

Information about Identity Theft Protection

I recommend that you be vigilant in reviewing account statements 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, GA 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. Further, promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may also contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

* 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

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

- **Federal Trade Commission**, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),
www.ftc.gov/idtheft
- **California Residents:** Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft.
- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov , Telephone: 1-919-716-6400 / 1-877-5-NO-SCAM
- **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

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:	1-877-478-7625, www.fraudalerts.equifax.com
Experian:	1-888-397-3742, www.experian.com
TransUnion:	1-800-680-7289, fraud.transunion.com

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:

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.