

SAMPLE LETTER TO POTENTIALLY AFFECTED RESIDENTS

DATE

Consumer Name
Address
City, MA

Dear:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information. On December 21st, we discovered that records that included personal information of some of our clients were downloaded from our company server, in violation of our company policy, by a junior accountant who left the company December 18, 2015. There is no indication that the person downloading that information intended to or did use the information in a manner that caused a public disclosure of the information.

We immediately contacted the former employee and demanded the return of the information. In addition we hired a digital forensic consultant to determine what information was downloaded and to assist in confirming the return or deletion of the information. We are reasonably certain that all of the downloaded data has been returned to us or deleted from the devices to which it was downloaded. The former employee has signed an Affidavit stating that he did not provide the data to any third party.

We value your privacy and deeply regret that this incident occurred. Although the risk of any disclosure is minimal, we value our customers and want you to be able to take precautions to protect your personal information. As a result, we are offering you an opportunity to access one year of complimentary identity theft protection through LifeLock free of charge. Please refer to the enclosed information sheet for program details and enrollment instructions.

We are committed to the protection of your financial and personal information and we deeply regret any inconvenience this may have caused you. If you would like additional information please contact our office at 508-533-6426 to speak with Steven Richardson (srichardson@richardsoncpa.com); John Antonelli (JAntonelli@richardsoncpa.com) or Mark O'Reilly (MOreilly@richardsoncpa.com). We welcome your call and are happy to speak with you at any time.

In addition please also review the information that we have included with this letter relating to fraud alerts and security freezes and on receiving and reviewing your credit reports.

Very Truly Yours,

Steven M. Richardson, CPA

Complimentary LifeLock Identity Theft Protection Enrollment Information

To begin enrollment at no cost to you:

1. Visit the site below to enroll.
2. <http://www.lifelock.com/XXXXXX>
3. Use the promotion code: **XXXXXX** when prompted as well as your Member ID
4. Your Member ID is : **XXXXXX**

Please note:

- *Individuals under the age of 18, MUST be enrolled in LifeLock by a Parent or Legal Guardian. The Parent or Legal Guardian will enroll him/herself using the unique member ID assigned to the Parent or Guardian. The Parent or Guardian will then ADD the minor onto their membership. (Minors will not use the unique member ID's assigned to them.)*
- *The Membership ID is not case sensitive*

LifeLock's specialized team of telephone representatives are available 24 hours a day, seven days a week to answer any questions you may have. To speak directly with a LifeLock representative, please dial 1-800-xxx-xxxx.

You will have until April 30, 2016 to enroll in this service.

Once you have completed the LifeLock enrollment process, the services will be effective immediately. Your LifeLock Data Breach Service™ membership includes:

- ✓ Primary LifeLock Alert System
- ✓ Live Member Support 24/7/365
- ✓ Certified Resolution Support

LifeLock is one of the industry leaders in personal data protection and backs up its services with a \$1 Million Total Service Guarantee. (See www.lifelock.com for details.)

RECOMMENDED STEPS TO HELP PROTECT YOUR IDENTITY

PLEASE NOTE: NO ONE IS ALLOWED TO PLACE A FRAUD ALERT ON YOUR CREDIT REPORT EXCEPT FOR YOU. PLEASE FOLLOW THE INSTRUCTIONS BELOW TO PLACE THE ALERT.

1. Request and Review Credit Reports

As a precautionary measure, **we recommend that you remain vigilant** by reviewing your account statements and 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 and request that the card or account be closed. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348. You can 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 is provided below:

Equifax

(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian

(888) 397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion

(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate, and look for personal 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 provided on the report. When you review your credit card statements, look for charges you did not authorize and report these to your credit card issuer for investigation.

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Obtain a copy of the police report as you may need to give copies of the police report to creditors to clear up your records.

Even if you do not find signs of fraudulent activity on your reports, we recommend that you check your credit report every three months for the next year. To do so, just call one of the numbers above to order your reports and keep the fraud alert in place.

2. Place Fraud Alerts

Due to the nature of the information involved, you may wish to place a fraud alert with one of the three major credit bureaus. A fraud alert can protect you but may also cause delays when you seek to obtain credit or activate credit monitoring. Contact information for the three bureaus and the website address for Experian are:

Equifax Fraud Reporting
800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

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

TransUnion Fraud Reporting
800-680-7289
Fraud Victim Assistance Div.
P.O. Box 6790
Fullerton, CA 92834-6790

You only have to contact ONE of the three bureaus to place a fraud alert. As soon as one of the three bureaus confirms your fraud alert, the others will automatically place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

3. Security Freeze

In some US states, you have the right to put a security freeze on your credit file. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit or prevent the timely approval of any requests you make for new loans, employment, housing or other services. If you have been a victim of identity theft and you provide the credit-reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit-reporting agency may charge you up to \$5 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial, as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the past five (5) years
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)

7. If you are a victim of identity theft, include a copy of either the police report, investigative report or complaint to a law enforcement agency concerning identity theft
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express, or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus also must send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit-reporting agencies by mail and include proper identification (name, address and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. This cannot be done by telephone. The credit-reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. They may charge you up to \$5 each for such requests.

To remove the security freeze, you must send a written report to **each** of the three credit bureaus by mail and include proper identification (name, address, Social Security number) and the PIN or password provided to you when you placed the security freeze. They may charge you up to \$5 each for such requests.

4. Additional Information

You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Maryland Residents

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Telephone: 1-888-743-0023

For North Carolina Residents

Office of the Attorney General
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com
Telephone: 1-919-716-6400

For all other US Residents

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

(877)-IDTHEFT (438-4338)

TDD: 1-202-326-2502

861221_1