

**[COMPANY]
LETTERHEAD**

[Insert name]
[Insert address]

Dear **[Insert name]**,

On March 5, 2017, Rudd & Company, PLLC ("Rudd & Company") discovered a data security incident which resulted in unauthorized access to data files which may have contained your minor's personal information including name, address, birth date, Social Security number, and financial account information. We are sending this advisory to you so that you can take steps to protect your minor and minimize the possibility of misuse of your minor's information. We apologize for any inconvenience this may cause and assure you we are working diligently to resolve this incident.

Immediately upon discovering the intrusion, we commenced an investigation to determine the scope of this incident and identify those affected. We worked with our information technology team to conduct a thorough scan of our computer information systems in an effort to ensure the attack did not result in any additional exposure to personal information and took steps to confirm the integrity of Rudd & Company's computer information systems. We have also filed a complaint with the Internet Crime Complaint Center which is co-sponsored by the Federal Bureau of Investigation ("FBI") and the National White Collar Crime Center. Additionally, we have notified the Internal Revenue Service ("IRS") of this incident and are currently working with our IRS Stakeholder Liaison. Notwithstanding these steps, set forth below are additional steps you can take to protect your identity, credit, and personal information.

As an added precaution we have arranged for Equifax Personal Solutions to help you protect your minor's personal information at no cost to you. **To receive these services you must enroll within 60 days of the date of this letter.**

Enroll in Equifax Child Identity Monitoring

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file.

- If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the credit file. This will prevent access to the minor's information in the future. If someone attempts to use your minor's information to open credit, you will receive an email alert.
- If there is a match and a credit file exists, Equifax will immediately "lock" the file, initiate an investigation into the use of that file and alert you to new attempts to use your minor's information.

How to Enroll for Parents or Guardians.

Parents or guardians – if you have not ordered from Equifax in the past, you will need to create an account with us. Please follow the instructions below. If you have questions for Equifax, you may call the phone number listed in the Equifax Member Center or in the Equifax email communication.

To sign up your child please visit www.myservices.equifax.com/minor

1. If you are a parent/guardian who already has an Equifax account, please login using the username and password you created when enrolling in your product.
2. If you are a parent/guardian who does not have an Equifax account, below the login screen, you will see text that reads *"Don't have an Equifax account? Please click here to create an account."* Please click to create your account, and then enter in the **parent/guardian** information on the screens that follow in order to create an account.
3. Select the button for "\$29.95 for 12 months".
4. Enter a promotion code to order the first minor product and click "apply code". This will zero out the price of the product. **Do not enter credit card information.**
5. Check the box to agree to the Terms of Use.
6. Next, click the "Continue" button.
7. You will be prompted to answer certain authentication questions to validate your identity.
8. Please review the order and click the "Submit" button.
9. You will then see the Order Confirmation. Please note that since you did not enter credit card information you **WILL NOT** be billed after the 12 months.
10. Click "View my Product" which will take you to your Member Center.
11. Click the orange button "Enroll Child" to enter your child's information (child's name, Date of Birth and Social Security Number) Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from monitoring the account. You may then re-enroll the minor with the correct SSN.

12. Check the box confirming you are the child's parent or guardian.
13. Click "Submit" to enroll your child.
14. If you are enrolling multiple minors, please log out, then repeat the above process to add another minor.

We treat all sensitive client information in a confidential manner and are proactive in the careful handling of such information. We continue to assess and modify our privacy and data security policies and procedures to prevent similar situations from occurring. Theft of data and similar incidents are difficult to prevent in all instances, however, we will be reviewing our systems and making improvements where we can to minimize the chances of this happening again.

If you have questions or concerns you should call [Insert Number] from 6:00 am to 6:00 pm Pacific Time, Monday through Friday. Again, we apologize for this situation and any inconvenience it may cause.

Sincerely,

[Insert name and title]

What You Should Do to Protect Your Personal Information

We recommend you remain vigilant and consider taking one or more of the following steps to protect your minor's personal information:

1. Contacting the nationwide credit-reporting agencies as soon as possible to:
 - Add a fraud alert statement to your minor's credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your minor's name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your minor's name. You only need to contact one of the three agencies listed below, your request will be shared with the other two agencies. To place a 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit www.fraudalerts.equifax.com or call our auto fraud line at 1-877-478-7625, and follow the simple prompts. This fraud alert will remain on your credit file for 90 days.
 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Receive a free copy of your credit report by going to www.annualcreditreport.com.

Equifax
 P.O. Box 740256
 Atlanta, GA 30374
 (800) 525-6285
www.equifax.com

Experian
 P.O. Box 9554
 Allen, TX 75013
 (888) 397-3742
www.experian.com/consumer

TransUnion
 P.O. Box 2000
 Chester, PA 19022
 (800) 888-4213
www.transunion.com

2. If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
3. The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues and how to avoid identity theft. The FTC can be contacted either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you should contact local police and you also can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is:

Federal Trade Commission
 Consumer Response Center
 600 Pennsylvania Avenue
 NW Washington, DC 20580

4. The IRS also offers Identity Protection: Prevention, Detection and Victim Assistance which can be found at: <https://www.irs.gov/Individuals/Identity-Protection>.
5. If you believe you are a victim of identity theft you should immediately report same to law enforcement.

**[COMPANY]
LETTERHEAD**

**[Insert name]
[Insert address]**

Dear **[Insert name]**,

On March 5, 2017, Rudd & Company, PLLC (“Rudd & Company”) discovered it was the target of a cyberattack which effected its computer information systems and resulted in unauthorized access to data files which may have contained your personal information including name, address, birth date, Social Security number, and financial account information. We are sending this advisory to you so that you can take steps to protect yourself and minimize the possibility of misuse of your information. We apologize for any inconvenience this may cause you and assure you we are working diligently to resolve this incident.

Immediately upon discovering the intrusion, we commenced an investigation to determine the scope of this incident and identify those affected. We worked with our information technology team to conduct a thorough scan of our computer information systems in an effort to ensure the attack did not result in any additional exposure to personal information and took steps to confirm the integrity of Rudd & Company’s computer information systems. We have also filed a complaint with the Internet Crime Complaint Center which is co-sponsored by the Federal Bureau of Investigation (“FBI”) and the National White Collar Crime Center. Additionally, we have notified the Internal Revenue Service (“IRS”) of this incident and are currently working with our IRS Stakeholder Liaison. Notwithstanding these steps, set forth below are additional steps you can take to protect your identity, credit, and personal information.

As an added precaution we have arranged for Equifax Personal Solutions to help protect your identity and your credit information by providing you with 12 months of Equifax Credit Watch Silver identity theft protection at no cost to you. **To receive these services you must enroll with Equifax Credit Watch within 60 days of the date of this letter.** You may contact Equifax Credit Watch immediately for purposes of (i) enrolling in the program, (ii) assisting you in learning more about identity theft solutions, and (iii) answering some of your questions regarding the incident.

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your Equifax credit file. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- o Comprehensive credit file monitoring of your Equifax credit report with daily notification of key changes to your credit file.
- o Wireless alerts and customizable alerts available.
- o One copy of your Equifax Credit Report.
- o \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you.
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalize identity theft victim assistance and in initiating an investigation of inaccurate information.
- o 90 day Fraud Alert placement with automatic renewal functionality

How to Enroll

To sign up online for online delivery go to www.myservices.equifax.com/silver

1. **Welcome Page:** Enter the Activation Code provided at the top of your letter in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

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We will be reviewing our systems and making improvements where we can to minimize the chances of this happening again.

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Sincerely,

[Insert name and title]

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 - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
 - Receive a free copy of your credit report by going to www.annualcreditreport.com.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/consumer

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

2. If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
3. The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues and how to avoid identity theft. The FTC can be contacted either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you should contact local police and you also can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is:

Federal Trade Commission
Consumer Response Center
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NW Washington, DC 20580

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