



00159
JOHN Q. SAMPLE
COMPANY
1234 MAIN STREET
ANYTOWN US 12345-6789

March 10, 2017

Dear John:

We are writing to notify you about a recent data security incident that affects your personal information. Please read this letter carefully.

We have recently learned that between December 20, 2016 and December 27, 2016 our computer system was compromised by an outside attacker who was able to gain access to our tax software. While we do not believe that any fraudulent tax returns were filed using our tax software, our investigation indicates that the unauthorized person did have access to the data in our software during this time. Thus, out of an abundance of caution, we are notifying every person who possibly could be affected by this incident.

Based on our investigation, we believe this unauthorized person may have accessed copies of your 2014 and/or 2015 tax return(s), containing your personal information, including your full name, address, Social Security number, and, potentially, your bank account number and/or date of birth, if that information was included in your tax returns. The IRS and law enforcement have been made aware of this situation and Wall Titus will do everything it can to assist their investigations. If you believe that your personal information has been used to file a fraudulent tax return, please notify us immediately for assistance in reporting the fraudulent return or contact the IRS directly at 1-800-908-4490.

We have taken immediate steps in response to learning of this incident, including changing all passwords used to log in to our computers and implementing additional technology and procedures to authenticate and limit users logging in to our system. We also have retained legal counsel and computer forensics specialists to help us investigate and respond to this incident. We assure you that the security of our clients' information is and will continue to be a top priority of our firm.

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-725-5780 and a dedicated investigator will help recover financial losses, restore your credit, and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-725-5780 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.



Regardless of whether you enroll in these services, you also may obtain a free copy of your credit report once a year online at www.annualcreditreport.com or by calling (877) 322-8228. Once you obtain your report, you should review it carefully for inaccurate or suspicious items. Even if you initially do not find any inaccurate or suspicious activity, the Federal Trade Commission recommends that you check it periodically because a victim's personal information is sometimes held for use or shared among a group of thieves at different times. For more information on how to protect yourself, visit the FTC's consumer website at www.consumer.ftc.gov/topics/identity-theft.

In addition, you can place a fraud alert or security freeze on your credit file by contacting one or more of the three national credit reporting agencies listed below. A fraud alert tells lenders to contact you before they open any new accounts or change your existing accounts, while placing a security freeze will prevent lenders from accessing your credit report in connection with new credit application, which will prevent them from opening an accounting or extending credit.

Equifax
1-800-685-1111
www.equifax.com

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

TransUnion
1-800-888-4213
www.transunion.com

We are very sorry for any concern or inconvenience this incident has caused or may cause you, and we encourage you to take advantage of the services offered herein. If you have any questions or concerns that you would like to discuss, please do not hesitate to contact us at 1-855-725-5780.

Sincerely,



H. Lee Wall
Managing Partner

Additional Notification Information

For residents of California, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, Virginia, Washington, West Virginia, and Wyoming:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

Equifax
P.O. Box 740241
Atlanta, GA 30348
(800) 685-1111
www.equifax.com

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

TransUnion
P.O. Box 1000
Chester, PA 19022
(800) 888-4213
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State law advises you to report any suspected identity theft to law enforcement, including the Attorney General and the Federal Trade Commission.

For residents of Illinois, Maryland, Michigan, and North Carolina:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland, Michigan, or North Carolina resident, you may also be able to obtain this information from your state's Attorney General.

MD Attorney General's Office
200 St. Paul Place
Baltimore, MD 21202
(888) 746-0023
www.oad.state.md.us

NC Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699
(877) 566-7226
www.ncdoj.gov

MI Attorney General's Office
P.O. Box 30213
Lansing, MI 48909
(877) 765-8388
www.michigan.gov/ag

Federal Trade Commission
600 Pennsylvania Ave.
Washington, DC 20580
1-(877)-IDTHEFT
www.consumer.ftc.gov

For residents of Connecticut, Massachusetts, West Virginia:

State laws require us to inform you of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) Proof of current address, such as a current utility or telephone bill, (6) a legible photocopy of a government issued identification, and (7) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles.

The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$10.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

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

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

TransUnion (FVAD)
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com



AllClear Identity Repair Terms of Use

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

- 12 months of coverage with no enrollment required.
- No cost to you — ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services (“Services”) to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 12 months from the date of the breach incident notification you received from Company (the “Coverage Period”). Fraud Events (each, an “Event”) that were discovered prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

- Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period;
- Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company;
- Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require; and
- Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft.

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

- Due to
 - Any transactions on your financial accounts made by authorized users, even if acting without your knowledge, or
 - Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your “Misrepresentation”);
- Incurred by you from an Event that did not occur during your coverage period; or
- In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

- AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity.
- AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur.
- AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud.
- AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of AllClear Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

E-mail support@allclearid.com	Mail AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	Phone 1.855.434.8077
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