



*Amidon & Petersen
Financials LLC
Registered Investment Advisor
Financial Coaching &
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[Date]

[Address]

Dear [Individual's Information]:

In the interest of time, rather than making a phone call to everyone, I am reaching out with this letter about a security breach. As we are seeking to make sure all have been reached and alerted, please call me so I know you received it.

We have learned we had a security breach into our Microsoft OneDrive where our clients' account documents are held. We've reached out to all our companies/custodians who handle client accounts to inform them of the breach so that **nobody's account can be accessed without heightened scrutiny and approvals**. We have also been working with a Microsoft security team to secure the site and enhance the security features.

We've reported this event to the NY State Attorney General's office, the NY State Police, and NY Department of State, Division of Consumer Protection. But, in this day and age of phishing and cyber snooping, for safety's sake, if you haven't previously put a freeze on your credit bureau reports, you may want to consider doing so. In fact, I'd make that your highest priority! (See the Federal Trade Commission (FTC) notice below.)

In these situations, the FTC also recommends subscribing to an identity theft monitoring program. For those of you who don't have one, in order to be of help, I would be willing to buy you ID Theft protection for a 1-year period, but **you** must subscribe **now**. I cannot subscribe for you. If you want to take advantage of my offer, please subscribe by paying monthly instead of annually. This will minimize the temporary cash flow from your pocket. You'll be reimbursed later by LifeLock after your account is moved to my block subscription.

LifeLock offers a Family Plan for 2 Adults and an Individual Plan. Any dependent children should also be included. The Select subscription is a plan which provides Norton 360 and LifeLock with up to \$25,000 cash theft coverage for \$16.99/month for two adults or \$9.99/month for an individual when paid monthly. My block subscription provides \$1,000,000 for lawyers and experts in ID restoration and \$25,000 of stolen cash reimbursement. To subscribe, enter this URL into your web browser <https://www.lifelock.com/> or call 800-416-0599. If you subscribe or plan to subscribe, please let me know via email with LifeLock in the subject line. **I must hear from you and notify them within 60 days** for you to be put onto my block subscription. My email is: Doug@APFinancials.com. Please do not send anything to me via text.

I also suggest contacting your bank and ask what they suggest you do in the event someone has obtained your personal information.

The Federal Trade Commission suggests these steps to help protect yourself:

- Closely monitor your credit card, monthly bills, bank statements, credit report and credit score.

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- If you see any signs of fraud, report this immediately to the affected organization, both by phone and certified mail. You may **ask your bank or credit card company to put a security block on your account** or preemptively request a new credit or debit card.
- **Place a fraud alert in your file at each of the three major credit reporting agencies.**
 - A fraud alert generally lasts for 90 days, although it can be extended. To place a fraud alert on credit reports, customers should contact one of the three major credit reporting agencies at, or through, one of the following numbers or websites. It is my understanding that Equifax and TransUnion will only do so via a phone call:

Equifax Fraud Assistance Department: [\(800\) 525-6285](tel:8005256285) or www.equifax.com
TransUnion Fraud Victim Assistance: [\(800\) 680-7289](tel:8006807289) or www.transunion.com
Experian: (888) EXPERIAN (397-3742) or www.experian.com
- **Place a “security freeze” on your credit report with the three major credit reporting agencies.**
 - A security freeze will generally stop prospective creditors from accessing your credit files to review your credit history, thus preventing any new credit from being opened for you, unless you authorize the agencies to allow access. Be sure to protect the information of your family as well – including children and elderly parents.
- Watch out for pretexting calls and "phishing" scams. Breach victims should not provide information to anybody who calls them claiming to be from your bank.
 - Impacted customers should not provide any information in response to an email (or a link within), as these could be scam emails targeting affected customers. These email “phishing” scams, designed to capture personal information such as usernames, passwords, and credit card information may appear to come from a legitimate source. Do not click on any links (including links to free credit monitoring) sent to you in an email, or via social media, as any personal information you send through these links will be transmitted to scammers taking advantage of the incident.

If you suspect that someone is using your Social Security number, you can call the Social Security Administration’s fraud hotline at [\(800\) 269-0271](tel:8002690271) or go to www.ssa.gov/oig. You can also check your earnings record by calling [\(800\) 772-1213](tel:8007721213).

If you’d like to discuss this further, please call me at (518) 852-3815.

Sincerely,



Douglas S. Petersen

**Investment Advisory Services offered through
Amidon & Petersen Financials LLC, an SEC Registered Investment Advisor
PO Box 63, Niverville, NY 12130 Tel: 518-852-3815**

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