Gerald O. Dry, PA

Certified Public Accountants

P.O. Box 989728 West Sacramento, CA 95798-9728 To Enroll, Please Call: 1-833-599-2436 Or Visit:

https://app.idx.us/account-creation/protect Enrollment Code: <<ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

July 6, 2022

Notice of Data Breach

Dear <<FIRST NAME>> <<LAST NAME>>,

Gerald O. Dry, PA (the "Firm") recently discovered an incident that may have affected the security of your personal information. We take this incident seriously, and write to provide you with information about the incident, steps we are taking in response, and steps you can take to better protect against the possibility of identity theft and tax fraud.

What Happened

On February 7, 2022, the Firm was notified by our professional tax preparation software provider, Intuit Inc., of suspicious filing activity relating to ten tax returns for individuals for whom the Firm has prepared tax returns in a prior tax season. Following this notice, the Firm launched an investigation with guidance from third-party cybersecurity experts to determine the nature and scope of the incident. On February 18, 2022, it was discovered that malware introduced onto our server last year and removed by June 8, 2021, may have permitted access to databases where we store information necessary to prepare and file tax returns. Following a careful review of potentially exposed information, we discovered that your information was accessible because we file taxes for a business entity with which you are affiliated.

What Information Was Involved

Our tax preparation software contained the information necessary for us to prepare and respond to inquiries regarding prior year tax returns. For our business entity clients, this information may have included the names, Social Security Numbers, dates of birth, addresses, and employment information for relevant directors, officers, managers, and other company principals. While we do not have any evidence of misuse of your information, out of an abundance of caution, we are providing notice of the incident so potentially affected individuals may take steps to better protect their personal information, should they feel it is appropriate to do so.

What We Are Doing

We take this incident and the security of the personal information we maintain seriously. Following notice from Intuit, the Firm immediately took steps to secure access to our tax preparation software and all other systems that may contain personal information by resetting passwords and turning on two-factor authentication for all users, where available. We also brought in third-party professionals to investigate. With the help of a computer forensics specialist, we confirmed that there was no malicious software present on or suspicious activity in our systems as of March 2022.

We have already notified the Internal Revenue Service, the Federal Bureau of Investigation, and relevant state agencies about this incident. We will cooperate with any government investigation that is opened moving forward. We have also provided information about this incident and our past tax return filings to the IRS and the state Federation of Tax Administrators so that they may monitor filings for and provide assistance to affected persons.

In addition, we are offering complimentary identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 months/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

You are encouraged to remain vigilant against identity theft by regularly reviewing financial account statements and monitoring credit reports for suspicious activity. Additionally, be vigilant in communicating with others about your tax information. The IRS will not make contact by Email or text message and will only call in very rare circumstances, usually after they have sent a letter indicating that a telephone call will follow. If you receive funds from the IRS that you were not expecting, either because you have not yet filed a tax return or the amount is different from what you were expecting, you should not spend that money until you have notified the IRS.

We also encourage you to contact IDX with any questions and to enroll in the complimentary identity protection services being offered by calling 1-833-599-2436 or going to https://app.idx.us/account-creation/protect and using the Enrollment Code provided above. Please note the deadline to enroll is October 6, 2022.

Please also review the enclosed "Recommended Steps to help Protect your Information" for detailed instructions on how to enroll and to learn about additional steps to take to help protect personal information. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

For More Information

We understand there may be questions that are not answered by this letter or the enclosed information. You may contact an IDX representative by calling 1-833-599-2436 Monday through Friday from 9 AM to 9 PM Eastern Time to speak with someone familiar with this incident and the identity protection enrollment process.

Of course, you may also wish to speak with one of our accountants about the impact of this incident on filing taxes. Please feel free to contact us as you normally would with those questions.

We sincerely regret that this incident occurred, and we apologize for any inconvenience it may have caused you.

Respectfully,

Gerald O. Dry, Jr., CPA

Devald O. Dry Jr.

(Enclosure)



Recommended Steps to help Protect your Information

Website and Enrollment. Go to https://app.idx.us/account-creation/protect and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at 1-833-599-2436 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Watch for Suspicious Activity. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state attorney general.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus online or by phone. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com
Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to 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. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place

the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Notify law enforcement of any suspicious activity. You should also notify the appropriate law enforcement authorities, your state attorney general, and/or the U.S. Federal Trade Commission (FTC) of any suspected identity theft.

Obtain an IP Pin from the IRS. If you have not already been contacted by the IRS regarding additional steps to protect your identity, you may wish to obtain an IRS identity protection PIN to aid in the prevention of fraudulent tax returns being filed using your information. You may visit https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin to learn more about this option.

Additional resources to protect against identity theft. You can find additional information to help protect against identity theft by contacting the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. Depending upon your state residency you may also be able to obtain additional information from the agencies below.

California Residents: Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, https://oag.dc.gov/, Telephone: 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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.

New York Residents: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583, 1-800-697-1220; Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-877-566-7226.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

Gerald O. Dry, PA

Certified Public Accountants

P.O. Box 989728 West Sacramento, CA 95798-9728 To Enroll, Please Call: 1-833-599-2436 Or Visit:

https://app.idx.us/account-creation/protect
Enrollment Code: <<ENROLLMENT>>>

To the Parent or Guardian of
<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

July 6, 2022

Notice of Data Breach

Dear Parent or Guardian of <<FIRST NAME>>> <<LAST NAME>>>,

Gerald O. Dry, PA (the "Firm") recently discovered an incident that may have affected the security of the above-named minor's personal information. We take this incident seriously, and write to provide you with information about the incident, steps we are taking in response, and steps you can take to better protect against the possibility of identity theft and tax fraud.

What Happened

On February 7, 2022, the Firm was notified by our professional tax preparation software provider, Intuit Inc., of suspicious filing activity relating to ten tax returns for individuals for whom the Firm has prepared tax returns in the prior tax season. Following this notice, the Firm launched an investigation with guidance from third-party cybersecurity experts to determine the nature and scope of the incident. On February 18, 2022, it was discovered that malware introduced onto our server last year and removed by June 8, 2021, may have permitted access to databases where we store information necessary to prepare and file tax returns. Following a careful review of potentially exposed information, we discovered that the above-named minor's information was accessible because we file taxes for someone who claimed that minor as a dependent on their tax return.

What Information Was Involved

Our tax preparation software contained the information necessary for us to prepare and respond to inquiries regarding prior year tax returns. This information may have included the above-named minor's name, date of birth, and Social Security Number. Because your minor's information was stored in our systems we are sending you this notice out of an abundance of caution to help you take appropriate steps to protect their identity.

What We Are Doing

We take this incident and the security of the personal information we maintain seriously. Following notice from Intuit, the Firm immediately took steps to secure access to our tax preparation software and all other systems that may contain personal information by resetting passwords and turning on two-factor authentication for all users, where available. We also brought in third-party professionals to investigate. With the help of a computer forensics specialist, we confirmed that there is no malicious software present on or suspicious activity in our systems at the current time.

We have already notified the Internal Revenue Service, the Federal Bureau of Investigation, and relevant state agencies

about this incident. We will cooperate with any government investigation that is opened moving forward. We have also provided information about this incident and our past tax return filings to the IRS and the state Federation of Tax Administrators so that they may monitor filings for and provide assistance to our clients and their families.

In addition, we are offering complimentary identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 months/24 months>> of CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help resolve issues if the above-named minor's identity is compromised.

What You Can Do

You are encouraged to remain vigilant against identity theft by regularly reviewing financial account statements for suspicious activity. Additionally, be vigilant in communicating with others about tax information. The IRS will not make contact by Email or text message and will only call in very rare circumstances, usually after they have sent a letter indicating that a telephone call will follow. If the above-named minor receives funds from the IRS that are not expected, either because they have not yet filed a tax return or the amount is different from what they were expecting, they should not spend that money until the IRS has been notified. The Firm is available to assist you or the minor directly with resolving this and other issues with filing tax returns.

We also encourage you to contact IDX with any questions and to help the above-named minor enroll in the complimentary identity protection services being offered by calling 1-833-599-2436 or going to https://app.idx.us/account-creation/protect and using the Enrollment Code provided above. Please note the deadline to enroll is October 6, 2022.

Please also review the enclosed "Recommended Steps to help Protect your Information" for detailed instructions on how to enroll and to learn about additional steps to take to help protect personal information. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

For More Information

We understand there may be questions that are not answered by this letter or the enclosed information. You may contact an IDX representative by calling 1-833-599-2436 Monday through Friday from 9 AM to 9 PM Eastern Time to speak with someone familiar with this incident and the identity protection enrollment process.

Of course, you may also wish to speak with one of our accountants about the impact of this incident on filing taxes. Please feel free to contact us as you normally would with those questions.

We sincerely regret that this incident occurred, and we apologize for any inconvenience it may have caused you or your family.

Respectfully,

Gerald O. Dry, Jr., CPA

Derald O. Dry Jr.

(Enclosure)



Recommended Steps to help Protect your Information

Website and Enrollment. Go to https://app.idx.us/account-creation/protect and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Telephone. Contact IDX at 1-833-599-2436 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your identity.

Watch for Suspicious Activity. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports (if you have an established credit profile).

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state attorney general.

Security Freeze. Typically, minors do not have an established credit file. You may, however, place a free credit freeze for minors with the national credit reporting bureaus. By placing a security freeze, someone who fraudulently acquires a minor's personal identifying information will not be able to use that information to open new accounts or borrow money in their name. You will need to contact the three national credit reporting bureaus listed below to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your child's credit files. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

Notify law enforcement of any suspicious activity. You should also notify the appropriate law enforcement authorities, your state attorney general, and/or the U.S. Federal Trade Commission (FTC) of any suspected identity theft.

Obtain an IP Pin from the IRS. If you have not already been contacted by the IRS regarding additional steps to protect your identity, you may wish to obtain an IRS identity protection PIN to aid in the prevention of fraudulent tax returns being filed using your information. You may visit https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin to learn more about this option.

Additional resources to protect against identity theft. You can find additional information to help protect against identity theft by contacting the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. Depending upon your state residency you may also be able to obtain additional information from the agencies below.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, https://oag.dc.gov/, Telephone: 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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.

New York Residents: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583, 1-800-697-1220; Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-877-566-7226.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <u>www.doj.state.or.us/</u>, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

Gerald O. Dry, PA

Certified Public Accountants

P.O. Box 989728 West Sacramento, CA 95798-9728 To Enroll, Please Call: 1-833-599-2436 Or Visit:

https://app.idx.us/account-creation/protect Enrollment Code: << ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

July 6, 2022

Notice of Data Breach

Dear <<FIRST NAME>> <<LAST NAME>>,

Gerald O. Dry, PA (the "Firm") recently discovered an incident that may have affected the security of your personal information. We take this incident seriously, and write to provide you with information about the incident, steps we are taking in response, and steps you can take to better protect against the possibility of identity theft and tax fraud.

What Happened

On February 7, 2022, the Firm was notified by our professional tax preparation software provider, Intuit Inc., of suspicious filing activity relating to ten tax returns for individuals for whom the Firm has prepared tax returns in the prior tax season. Following this notice, the Firm launched an investigation with guidance from third-party cybersecurity experts to determine the nature and scope of the incident. On February 18, 2022, it was discovered that malware introduced onto our server last year and removed by June 8, 2021, may have permitted access to databases where we store information necessary to prepare and file tax returns. Following a careful review of potentially exposed information, we discovered that your information was accessible because we file taxes for someone who claimed you as a dependent or otherwise listed you on their tax return.

What Information Was Involved

Our tax preparation software contained the information necessary for us to prepare and respond to inquiries regarding prior year tax returns. This information may have included your name, date of birth, and Social Security Number. Because you were listed as a dependent and your information was stored in our systems we are providing this notice out of abundance of caution to help you take appropriate steps to protect your identity.

What We Are Doing

We take this incident and the security of the personal information we maintain seriously. Following notice from Intuit, the Firm immediately took steps to secure access to our tax preparation software and all other systems that may contain personal information by resetting passwords and turning on two-factor authentication for all users, where available. We also brought in third-party professionals to investigate. With the help of a computer forensics specialist, we confirmed that there is no malicious software present on or suspicious activity in our systems at the current time.

We have already notified the Internal Revenue Service, the Federal Bureau of Investigation, and relevant state agencies about this incident. We will cooperate with any government investigation that is opened moving forward. We have also

provided information about this incident and our past tax return filings to the IRS and the state Federation of Tax Administrators so that they may monitor filings for and provide assistance to affected persons.

In addition, we are offering complimentary identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 months/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

You are encouraged to remain vigilant against identity theft by regularly reviewing financial account statements and monitoring credit reports for suspicious activity. Additionally, be vigilant in communicating with others about your tax information. The IRS will not make contact by Email or text message and will only call in very rare circumstances, usually after they have sent a letter indicating that a telephone call will follow. If you receive funds from the IRS that you were not expecting, either because you have not yet filed a tax return or the amount is different from what you were expecting, you should not spend that money until you have notified the IRS. The Firm is available to assist you with resolving this and other issues with filing tax returns.

We also encourage you to contact IDX with any questions and to enroll in the complimentary identity protection services being offered by calling 1-833-599-2436 or going to https://app.idx.us/account-creation/protect and using the Enrollment Code provided above. Please note the deadline to enroll is October 6, 2022.

Please also review the enclosed "Recommended Steps to help Protect your Information" for detailed instructions on how to enroll and to learn about additional steps to take to help protect personal information. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

For More Information

We understand there may be questions that are not answered by this letter or the enclosed information. You may contact an IDX representative by calling 1-833-599-2436 Monday through Friday from 9 AM to 9 PM Eastern Time to speak with someone familiar with this incident and the identity protection enrollment process.

Of course, you may also wish to speak with one of our accountants about the impact of this incident on filing taxes. Please feel free to contact us as you normally would with those questions.

We sincerely regret that this incident occurred, and we apologize for any inconvenience it may have caused you.

Respectfully,

Gerald O. Dry, Jr., CPA

Derold O. Dry Jr.

(Enclosure)



Recommended Steps to help Protect your Information

Website and Enrollment. Go to https://app.idx.us/account-creation/protect and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at 1-833-599-2436 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Watch for Suspicious Activity. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state attorney general.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus online or by phone. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
1-888-397-3742
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com
Experian Fraud Reporting
1-888-397-3742
1-800-680-7289
P.O. Box 2000
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to 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. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place

the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

Notify law enforcement of any suspicious activity. You should also notify the appropriate law enforcement authorities, your state attorney general, and/or the U.S. Federal Trade Commission (FTC) of any suspected identity theft.

Obtain an IP Pin from the IRS. If you have not already been contacted by the IRS regarding additional steps to protect your identity, you may wish to obtain an IRS identity protection PIN to aid in the prevention of fraudulent tax returns being filed using your information. You may visit https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin to learn more about this option.

Additional resources to protect against identity theft. You can find additional information to help protect against identity theft by contacting the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. Depending upon your state residency you may also be able to obtain additional information from the agencies below.

California Residents: Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, https://oag.dc.gov/, Telephone: 1-202-727-3400.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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.

New York Residents: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583, 1-800-697-1220; Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-877-566-7226.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400