



To the Parent or Guardian of
<Minor First Name> <Minor Last Name>
<Address>
<City>, <State> <Zip>

July 7, 2023

Notice of a Data Breach

Dear Parent or Guardian of <Minor First Name>:

Please read this letter in its entirety.

We value you as a client and respect the privacy of your information, which is why we are saddened to have to notify you about a data security incident at our firm that may involve your personal information.

What happened?

Recently, we became aware that an unauthorized party accessed one of our employee's email accounts. We discovered this situation on March 15, 2023 and took immediate steps to shut down access to the account. We promptly engaged our IT support and additional cyber specialists to help us investigate, evaluate and respond to the situation. The investigation was completed on May 23, 2023 and it was determined the access was due to a brute force attack to gain access to one of our firm members email accounts.

What information was involved?

Based on their review of the situation and an examination of the impacted email account, it is possible that personal data belonging to your minor child was potentially exposed to the unauthorized intruder. This data may have included personally identifiable information (PII) with some combination of your minor child's name, address, social security number and birth date.

While we have no evidence that any of your minor child's personal information was compromised or misused in any manner, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have.

What are we doing to address this situation?

Carbahal and Company has made immediate enhancements to our systems, security and practices. Additionally, we engaged appropriate experts to assist us in conducting a full review of our security practices and systems to ensure that enhanced security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

In response to the incident, we are providing the parents of impacted minor dependents with access to Cyber Monitoring services for you and your minor child for twelve months at no charge. Cyber monitoring will look out for you and your child's personal data on the dark web and alert you if your personally identifiable information or your child's is found online. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Cyber Monitoring services at no charge, please log on to secure.identityforce.com/benefit/carbahal and follow the instructions provided. When prompted please provide the following unique code to receive services: **<CODE>** Once you have enrolled yourself, click on your name in the top right of your dashboard and select "Manage Family Protection" then "Add Family Member" to enroll your child. Enrollment requires an internet connection and e-mail account. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What you can do to address this situation?

Use of these services is optional, thus if you choose not to use these services, we strongly urge you to do the following:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)
P.O. Box 4500
Allen, TX 75013
www.experian.com

Equifax (1-800-525-6285)
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion (1-800-680-7289)
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to Carbahal & Company.

Other Important Information

We strongly recommend obtaining an Identity Protection Personal Identification Number (IP PIN) from the IRS. Please visit www.irs.gov/ippin for more information or to get started. This will prevent any potential fraudulent filings with the tax authorities.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

For more information

Representatives are available for 90 days from the date of this letter to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed above.

We take your trust in us to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience. Please reach out to us at (530) 758-8111 with any further questions or concerns.

Sincerely,

<Signer/Preparer Name>

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: 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.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 22104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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 laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland, North Carolina, and Illinois:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft

For residents of Massachusetts: State law requires you be informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Rhode Island:

You can obtain information from the Rhode Island Office of the Attorneys General about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

RI Office of the Attorney General

150 South Main Street
Providence, RI 02903
Phone: (401) 274-4400
<http://www.riag.ri.gov/>

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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 credit bureaus is below:

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (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; and (5) 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.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
https://www.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/freeze/center.html>

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19016
<https://freeze.transunion.com>

More information can also be obtained by contacting the Federal Trade Commission listed above.