



DINOWITZ & BOVE
Certified Public Accountants and Consultants

Secure Processing Center
P.O. Box 680
Central Islip, NY 11722-0680

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

Activation Code: <<activation code>>

Enrollment Deadline: <<Enrollment
deadline>>

<<Date>>

Re: <<Variable header/data 4>>

Dear <<Full Name>>,

We are writing to inform you of a recent data security incident experienced by Dinowitz & Bove CPA (“Dinowitz”) that may have affected your personally identifiable information. Dinowitz takes the privacy and security of all information within its possession very seriously. **We want to emphasize that Dinowitz has no evidence of the misuse or attempted misuse of your personally identifiable information.**

What Happened?

On July 19, 2024, Dinowitz identified suspicious activity within its environment. On October 21, 2024, Dinowitz learned that some of its data had potentially been accessed without authorization. On July 8, 2025, Dinowitz learned that your personally identifiable information may have been impacted in connection with the incident.

Notably, based on the investigation, Dinowitz has no evidence of the misuse or attempted misuse of any of your potentially impacted information.

What Information Was Involved?

The information potentially impacted in connection with this incident included your name, <<Breached Elements + var data 1+ data 2 + data 3 >>.

What Are We Doing?

Although Dinowitz has no evidence of the misuse or attempted misuse of any potentially impacted information, we are providing you with information about steps that you can take to help protect your information and are offering you complimentary identity monitoring services through Epiq - a data breach and recovery services expert. These services include a 24-month complimentary membership in Equifax Credit Watch Gold. For more information on identity theft prevention and Equifax Credit Watch Gold including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.

What You Can Do:

We encourage you to enroll in free identity protection services by going to **www.equifax.com/activate** and using the Enrollment Code provided above. Please note that the deadline to enroll is **<<Enrollment Deadline>>**. If you have any questions, Epiq representatives are available at 877-332-1662 Monday through Friday from 9 am - 9 pm Eastern Time.

Monitor Your Accounts

Regularly check your credit reports and bank statements for any unauthorized activity.

Place A Security Freeze

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies:

- Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-686-1111, www.equifax.com/personal/credit-report-services/
- Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
- TransUnion: P.O. Box 2000, Chester, PA 19016, 1-888-909-8872, www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency: (1) full name (including middle initial as well as any suffixes); (2) Social Security number; (3) date of birth; (4) if you have moved in the past five years, the addresses where you have lived over the past five years; (5) proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed; (6) legible photocopy of a government issued identification card (i.e. state driver's license or ID card); (7) if you are a victim of identity theft, include a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

File A Police Report

If you suspect identity theft, you have the right to file a police report and obtain a copy of it.

To reiterate, at this time there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering as a precaution. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information:

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. 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.

Please call 877-332-1662 for assistance or for any additional questions you may have.

Please know that Dinowitz takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

Frank Bove

Frank Bove
Partner
Dinowitz & Bove CPA

Recommended Steps

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product.

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of **<Activation Code>** then click “Submit”

1. **Register:** Complete the form with your contact information and click “Continue”. *If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling.

You’re done! The confirmation page shows your completed enrollment. Click “View My Product” to access the product features.

Review your credit reports. 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.

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 the Attorney General.

¹ WebScan searches for your Social Security Number; up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

² The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

³ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

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 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 bureaus is as follows:

Credit Bureaus

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

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.

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Massachusetts Residents: the Attorney General may be contacted at One Ashburton Place, Boston, MA, 02108, 617-727-2200 (www.mass.gov/ago).