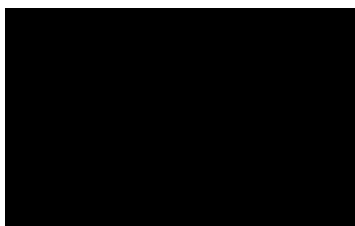




The Varallo Group  
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508.753.9282  
[www.TheVaralloGroup.com](http://www.TheVaralloGroup.com)

April 7, 2025



We value your work with our organization and we respect the privacy of our employees, clients and customers' information. Accordingly, as a precautionary measure, we are writing to notify you that there was an unauthorized breach of data maintained by The Varallo Group that involved your personal information and occurred on or around March 14, 2025. You brought the matter to our attention and we are grateful for that and regret that your information may have been compromised.

As you know we have engaged Machado Consulting to conduct forensic IT services and we are gathering information regarding the breach which will be shared with you as necessary. The electronic information breached may have included your name and at least one or more of the following personal information elements: your social security number; driver's license number or other state identification card number; account number, credit or debit card number, in combination with any required security or access code or password that would permit access to your financial account; or user name, email address, or any other account holder identifying information, in combination with any password or security question and answer that would permit access to an online account.

To protect yourself from the possibility of identity theft, we recommend that you immediately place a fraud alert on your credit files. A fraud alert conveys a special message to anyone requesting your credit report that you suspect you were a victim of fraud. When you or someone else attempts to open a credit account in your name, the lender should take measures to verify that you have authorized the request. A fraud alert should not stop you from using your existing credit cards or other accounts, but it may slow down your ability to get new credit. An initial fraud alert is valid for ninety (90) days. To place a fraud alert on your credit reports, contact one of the three major credit reporting agencies at the appropriate number or via their website, listed below:

- Equifax (888)766-0008 or [www.fraudalert.equifax.com](http://www.fraudalert.equifax.com)
- Experian (888) 397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion (800) 680-7289 or [www.transunion.com](http://www.transunion.com)

We will assist you with this process. You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization, and therefore restricts the opening of unauthorized accounts. However, please be aware that placing a security freeze on your credit report

may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

1-888-397-3742 <https://www.experian.com/freeze/center.html>

**TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872 <https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2; and
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

We believe that the breach did not involve your social security number. As a precaution, however, you may want to enroll in free credit monitoring services for eighteen (18) months. If you wish to do so we will assist you.

You may also want to take additional steps to protect yourself from identify theft or other fraud. These include the following: (i) reviewing your credit reports for unexplained activity; and (ii) reviewing credit card or other financial accounts for any suspicious and/or unauthorized activity. You may obtain a free copy of your credit report once every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll free 877-322-8228, or by completing an Annual Credit Request Form at: [www.ftc.gov/bcp/menus/consumer/credit/rights.shtm](http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm) and mailing to:

Annual Credit Report Request Service,  
P.O. Box 1025281  
Atlanta, GA 30348-5283

When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You may also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

Even if you do not find signs of fraud on your credit reports, we recommend that you remain vigilant in reviewing your credit reports from the three major credit reporting agencies. For more information on identity theft, you can visit the following websites:

- MGL Ch. 93H [www.mass.gov](http://www.mass.gov).
- Federal Trade Commission at: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

Please be advised that this list is not comprehensive and there may be other steps you wish to take to protect yourself.

The Varallo Group values your work and your privacy. Please know that we have implemented additional security measures designed to prevent a recurrence of this attack and to protect the privacy of our employees and customers. We are also working closely with law enforcement to address this incident. We have filed a police report with the Millbury Police Department. A copy will be shared with you upon request. We have complied with MA law relative to reporting the incident.

If you have any questions about this incident please contact me, Nancy Varallo at [nancy@thevarallogroup.com](mailto:nancy@thevarallogroup.com) or Attorney Deborah Basile, [dbasile@dwpm.com](mailto:dbasile@dwpm.com). Thank you.

Sincerely,

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