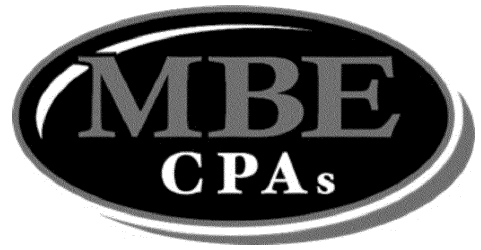


MBE CPA's, LLP  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998

VIA FIRST-CLASS MAIL



May 12, 2025

Notice of Data Incident

Dear [REDACTED],

We are reaching out to let you know MBE CPA's, LLC ("MBE") was recently subject to a data security incident that may have resulted in unauthorized access to your personal information. With this notice we are providing you with the steps we are taking in response to the incident, and resources available to help you protect against the potential misuse of your information.

**What Information Was Involved?**

Based upon an investigation, MBE identified that some of your personal information may have been impacted by the Incident. The information potentially impacted by the Incident varies by individual. As a result of the Incident, the following information related to you may have been subject to unauthorized access: Social Security number, account number, account type and routing number.

**What We Are Doing**

Data privacy and security is among MBE's highest priorities, and we are committed to doing everything we can to protect the privacy and security of the personal information within our care. Since the discovery of the incident, MBE moved quickly to investigate, respond, and confirm the security of its computer systems. Specifically, MBE disconnected all access to its network, changed administrative credentials, restored operations in a safe and secure mode, enhanced the security measures, and took steps and will continue to take steps to mitigate the risk of future harm.

In light of the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

**What You Can Do**

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services:

[REDACTED]

In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter. Enrolment requires an internet connection and e-mail account and may not be available to minors under the age of eighteen (18) years of age. 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.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and then take whatever steps are recommended to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed Additional Resources to Help Protect Your Information, to learn more about how to protect against the possibility of information misuse.

### **Rights for Massachusetts Residents**

You have the right to file or obtain a police report if you 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 proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

You have the right to place a security freeze on your credit report at no charge. 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, please review the enclosed Steps You Can Take to Help Protect Your Information.

### **For More Information**

MBE recognizes that you may have questions not addressed in this letter. If you have additional questions, please call [REDACTED] (toll free) during the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday (excluding U.S. national holidays).

Please know that the protection of your personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you.

Sincerely,

MBE CPA's, LLP

**ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION**

**PIN** Any taxpayer can proactively request a six-digit Identity Protection PIN (IP PIN) to ensure no one else files their return without authorization. An IP PIN is used by the IRS to verify your identity when filing your electronic or paper tax return. To receive an IP Pin, you must register to validate your identity at IRS.gov. Use the Get an IP PIN tool available between mid-January through mid-November to receive your IP PIN. Instructions for obtaining an IP PIN are available at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. If a taxpayer suspects fraudulent activity, such as a return submitted without their authorization, they should complete IRS Form 14309 Identity Theft Affidavit at <https://www.irs.gov/dmaf/form/14039>.



**Monitor Your Accounts** We recommend that you remain vigilant for incidents of fraud or identity theft by regularly reviewing your credit reports and financial accounts for any suspicious activity. You should contact the reporting agency using the phone number on the credit report if you find any inaccuracies with your information or if you do not recognize any of the account activity.

You may obtain a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report for a fee by contacting one or more of the three national credit reporting agencies.

You have rights under the federal Fair Credit Reporting Act (FCRA). The FCRA governs the collection and use of information about you that is reported by consumer reporting agencies. You can obtain additional information about your rights under the FCRA by visiting <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.

**Credit Freeze** You have the right to add, temporarily lift and remove a credit freeze, also known as a security freeze, on your credit report at no cost. A credit freeze prevents all third parties, such as credit lenders or other companies, whose use is not exempt under law, from accessing your credit file without your consent. If you have a freeze, you must remove or temporarily lift it to apply for credit. Spouses can request freezes for each other as long as they pass authentication. You can also request a freeze for someone if you have a valid Power of Attorney. If you are a parent/guardian/representative you can request a freeze for a minor 15 and younger. To add a security freeze on your credit report you must make a separate request to each of the three national consumer reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The following information must be included when requesting a security freeze: (i) full name, with middle initial and any suffixes; (ii) Social Security number; (iii) date of birth (month, day, and year); (iv) current address and any previous addresses for the past five (5) years; (v) proof of current address (such as a copy of a government-issued identification card, a recent utility or telephone bill, or bank or insurance statement); and (vi) other personal information as required by the applicable credit reporting agency.

**Fraud Alert** You have the right to add, extend, or remove a fraud alert on your credit file at no cost. A fraud alert is a statement that is added to your credit file that will notify potential credit grantors that you may be or have been a victim of identity theft. Before they extend credit, they should use reasonable procedures to verify your identity. Please note that, unlike a credit freeze, a fraud alert only notifies lenders to verify your identity before extending new credit, but it does not block access to your credit report. Fraud alerts are free to add and are valid for one year. Victims of identity theft can obtain an extended fraud alert for seven years. You can add a fraud alert by sending your request to any one of the three national reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The agency you contact will then contact the other credit agencies.

**Federal Trade Commission** For more information about credit freezes and fraud alerts and other steps you can take to protect yourself against identity theft, you can contact the Federal Trade Commission (FTC) at 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

You should also report instances of known or suspected identity theft to local law enforcement and the Attorney General's office in your home state and you have the right to file a police report and obtain a copy of your police report.

**Contact Information** Below is the contact information for the three national credit reporting agencies (Experian, Equifax, and TransUnion) if you would like to add a fraud alert or credit freeze to your credit report.

Credit Reporting Agency	Access Your Credit Report	Add a Fraud Alert	Add a Security Freeze
<b>Experian</b>	P.O. Box 2002 Allen, TX 75013-9701 1-866-200-6020 <a href="http://www.experian.com">www.experian.com</a>	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 <a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>
<b>Equifax</b>	P.O. Box 740241 Atlanta, GA 30374-0241 1-866-349-5191 <a href="http://www.equifax.com">www.equifax.com</a>	P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 <a href="http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts">www.equifax.com/personal/credit-report-services/credit-fraud-alerts</a>	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>
<b>TransUnion</b>	P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 <a href="http://www.transunion.com">www.transunion.com</a>	P.O. Box 2000 Chester, PA 19016 1-800-680-7289 <a href="http://www.transunion.com/fraud-alerts">www.transunion.com/fraud-alerts</a>	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>

**Massachusetts residents** are advised of their right to obtain a police report in connection with this incident.