



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

<<Date>>

Notice of Security Incident

Dear <<Full Name>>,

Liberty Tax Services (“Liberty Tax”) is writing to inform you of a recent security incident that may have involved your personal information. The incident occurred at two independently owned and operated franchise locations. This incident did not affect Liberty Tax’s main network or systems. However, based on the information available, your personal information may have been involved. We encourage you to read this letter carefully, as it contains important information regarding the incident, our response, and steps you can take to help protect your personal information.

What Happened?

On March 17, 2025, Liberty Tax, as the franchisor, became aware of an unauthorized actor claiming to have obtained certain information related to two Liberty Tax franchise locations. These locations are independently owned and operated, and they maintain their own computer systems.

Upon learning of the claim, Liberty Tax, along with the two franchisee owners, promptly initiated an investigation with the support of external cybersecurity specialists. We also worked closely with the two independent franchise owners to understand the nature and scope of the incident.

The investigation determined that an unauthorized individual gained access to certain information maintained by the two affected franchise locations. With the assistance of the franchisees involved, we carefully reviewed the data to determine whose information was involved and to what extent.

Importantly, this incident did not affect Liberty Tax’s main network or systems. It was limited to certain computer systems used and maintained by the two franchisees involved.

What Information Was Involved?

Based on our investigation, we have determined the following information may have been involved: your name and <<Breached Elements>>.

What Are We Doing?

At Liberty Tax, the confidentiality, privacy, and security of information entrusted to us and our franchisees are of the utmost importance. As soon as we became aware of the incident, we took swift and decisive action to investigate the matter and determine whose information may have been involved. We also engaged directly with the two independently owned and operated franchisees involved, providing them with information and resources to further enhance their security measures.

What Can You Do?

We encourage you to review the steps outlined below to protect your information and sign up for the free credit monitoring and identity protection services we are offering. Cybersecurity is an ongoing concern for everyone, as companies worldwide face cybersecurity threats. Individuals can better protect themselves by following the steps below.

1. **Enroll in Complimentary Credit Monitoring and Identity Protection Services.** We are providing individuals with 24 months of free credit and identity monitoring services through Equifax. Information relating to these services and enrollment instructions are provided below.

Key Features:

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications 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 alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock
- 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 theft

Enrollment Instructions:

- **Visit the Enrollment Website:** Go to www.equifax.com/activate.
- **Enter Your Activation Code:** Input your unique Activation Code of <<Activation Code>> then click "Submit" and follow these four steps:
 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.
 2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
 3. **Verify Identity:** To enroll in the product, you will be asked to complete an identity verification process.
 4. **Checkout:**
 - Upon successful verification of your identity, you will see the Checkout Page.
 - Click 'Sign Me Up' to finish enrolling.
 - The confirmation page shows your completed enrollment.
 - Click "View My Product" to access the product features.

Deadline to Enroll. The deadline to enroll is <<Enrollment Deadline>>. After this date, the enrollment process will close, and your code will no longer be active. Please enroll before the deadline to take advantage of these services.

Important Information Relating to Enrollment and Minors. For minors affected by the incident, Liberty Tax is providing a separate monitoring package known as the Equifax Child Monitoring Package. To learn more about this package and how to enroll, please contact Liberty Tax's dedicated call center at 1-888-369-4030 available Monday through Friday, from 8:30am ET to 7:00pm ET.

2. **Obtain an IRS Identity Protection PIN.** We recommend getting an Identity Protection PIN (IP PIN) from the IRS. This six-digit number prevents someone else from filing a tax return using your Social Security number ("SSN") or Individual Taxpayer Identification Number ("ITIN"). To learn more and sign up for an IP PIN, please visit <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.
3. **Review Your Accounts for Suspicious Activity.** We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.

4. **Order A Credit Report.** If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.
5. **Contact the Federal Trade Commission, Law Enforcement, and Credit Bureaus.** You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at www.identitytheft.gov and www.ftc.gov/idtheft; call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may contact the nationwide reporting agencies at:

Equifax	Experian	TransUnion
P.O. Box 740241 Atlanta, GA 30374	P.O. Box 9701 Allen, TX 75013	P.O. Box 2000 Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-916-8800

6. **Additional Rights Under the FCRA.** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here.

Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by: (i) visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf; or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

7. **Request Fraud Alerts and Security Freezes.** You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069 Atlanta, GA 30348	P.O. Box 9554 Allen, TX 75013	P.O. Box 2000 Chester, PA 19016
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/	https://www.experian.com/fraud/center.html	https://www.transunion.com/fraud-alerts
(800) 525-6285	(888) 397-3742	(888)-909-8872

In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze at no cost to you.

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788 Atlanta, GA 30348	P.O. Box 9554 Allen, TX 75013	P.O. Box 160 Woodlyn, PA 19094
https://www.equifax.com/personal/credit-report-services/credit-freeze/	http://experian.com/freeze	http://www.transunion.com/credit-freeze
1-888-298-0045	1-888-397-3742	1-888-916-8800

Placing a security freeze prohibits the agency from releasing any information about your credit report without your written authorization. Security freezes must be placed separately at each of the three nationwide credit reporting agencies. When requesting a security freeze, you may need to provide the following information:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address, such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification.

After receiving your request, each agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

Other Important Information.

1. **For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze (without any charge) as described above.
2. **For New York Residents.** You may contact and obtain information from these state agencies: 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, <http://www.dos.ny.gov/consumerprotection>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>.
3. **For Rhode Island Residents.** You can obtain information about avoiding identity theft from the Rhode Island Office of the Attorney General at: Rhode Island Office of the Attorney General, Consumer Protection Unit 150,

South Main Street, Providence, RI 02903, (401)-274-4400, www.riag.ri.gov. You have the right to obtain a police report, and to request a security freeze (charges may apply), as described above. Information pertaining to 1 Rhode Island resident was potentially involved in this incident.

For More Information.

Safeguarding the information maintained by Liberty Tax remains a top priority and we sincerely regret any inconvenience or concern this event may cause you. If individuals have any questions relating to this incident, they are encouraged to contact our call center at 1-888-369-4030 available Monday through Friday, from 8:30am ET to 7:00pm ET.

Sincerely,

Liberty Tax Services, LLC