

CFG CPA, LLP  
c/o Cyberscout  
555 Monster Rd SW  
Renton, WA 98057  
USBFS3945

**Re: Notice of Data Security Incident**

Dear [REDACTED]

Corrado Financial Group (“CFG”) is writing to inform you of a data security incident that may have involved your personal information. We take the protection of your personal information very seriously and are sending you this notice to tell you what happened, what information was involved, what we have done in response, what you can do in response to this incident, and what resources are available to help protect against the potential misuse of sensitive personal information, if you feel it is appropriate.

**What Information was Involved?**

Although CFG has no evidence that any sensitive information has been misused by third parties as a result of this incident, we are notifying you out of an abundance of caution.

**What We Are Doing.**

Data privacy and security are among CFG’s highest priorities, and the company is committed to protecting the privacy and security of information in its control. Upon discovery of the incident, CFG moved quickly and diligently to investigate, contain, and remediate its computer systems with the assistance of IT professionals. CFG has also taken additional steps to further enhance the security of its systems and data stored on its servers to prevent a similar situation from occurring. Specifically, CFG has engaged external cybersecurity experts to further assess and strengthen our accounts, enhance monitoring and access controls, and implement additional safeguards to protect personal information.

In addition, in response to 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 24 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 to your credit file with the credit 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**

We encourage you to enroll in the complimentary credit monitoring that we are offering to you at no cost. 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. Any taxpayer can proactively request an Identity Protection PIN to ensure no one else files their income tax return without authorization. Instructions for obtaining an Identity Protection PIN are available at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

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.

If your Social Security number is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these actions:

Respond immediately to any IRS notice: Call the number provided in the notice.

If your e-filed return is rejected because of a duplicate filing under your Social Security number, or if the IRS instructs you to do so, visit [irs.gov/victim](https://irs.gov/victim) assistance to complete Form 14039, Identity Theft Affidavit, attach it to the back of your completed paper tax return and mail to the IRS location based upon the state in which you reside. If you prefer, you have the option to submit the Form 14039 online and mail your paper return separately.

Visit [IdentityTheft.gov](https://IdentityTheft.gov) for steps you should take right away to protect yourself and your financial accounts.

You may also activate the credit monitoring services we are making available to you at no cost. The deadline to enroll is 90 days from the date of this letter.

### **How do I enroll for the free services?**

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 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 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.

### **For More Information**

If you have any questions or concerns not addressed in this letter, please call [REDACTED], between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday (excluding U.S. national holidays).

CFG sincerely regrets any concern or inconvenience this matter may cause and remains dedicated to ensuring the privacy and security of all information in our control.

Sincerely,

*Corrado Financial Group*

Corrado Financial Group

## **ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION**

### **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.

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

**Iowa and Oregon residents** are advised to report suspected incidents of identity theft to local law enforcement, to their respective Attorney General, and the FTC.

**Massachusetts residents** are advised of their right to obtain a police report in connection with this incident. Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer’s credit report without written authorization. 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.

**District of Columbia residents** are advised of their right to obtain a security freeze free of charge and can obtain information about steps to take to avoid identity theft by contacting the FTC (contact information provided above) and the Office of the Attorney General for the District of Columbia, Office of Consumer Protection, at 400 6<sup>th</sup> St. NW, Washington, D.C. 20001, by calling the Consumer Protection Hotline at (202) 442-9828, by visiting <https://oag.dc.gov>, or emailing at [consumer.protection@dc.gov](mailto:consumer.protection@dc.gov).

**Maryland residents** can obtain information about steps they can take to avoid identity theft by contacting the FTC (contact information provided above) or the Maryland Office of the Attorney General, Consumer Protection Division Office at 44 North Potomac Street, Suite 104, Hagerstown, MD 21740, by phone at 1-888-743-0023 or 410-528-8662, or by visiting <http://www.marylandattorneygeneral.gov/Pages/contactus.aspx>.

**New York residents** are advised that in response to this incident they can place a fraud alert or security freeze on their credit reports and may report any incidents of suspected identity theft to law enforcement, the FTC, the New York Attorney General, or local law enforcement. Additional information is available at the



website of the New York Department of State Division of Consumer Protection at <https://dos.nysits.acsitefactory.com/consumerprotection>; by visiting the New York Attorney General at <https://ag.ny.gov> or by phone at 1-800-771-7755; or by contacting the FTC at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) or <https://www.identitytheft.gov/#/>.

**North Carolina residents** are advised to remain vigilant by reviewing account statements and monitoring free credit reports and may obtain information about preventing identity theft by contacting the FTC (contact information provided above) or the North Carolina Office of the Attorney General, Consumer Protection Division at 9001 Mail Service Center, Raleigh, NC 27699-9001, or visiting [www.ncdoj.gov](http://www.ncdoj.gov), or by phone at 1-877-5-NO-SCAM (1-877-566-7226) or (919) 716-6000.

**Rhode Island residents** are advised that they may file or obtain a police report in connection with this incident and place a security freeze on their credit file and that fees may be required to be paid to the consumer reporting agencies. There were 0 residents of Rhode Island potentially impacted by this incident.