

**J. M. FORBES & CO. LLP**

Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

121 Mount Vernon Street, Boston MA 02108  
TEL: 617 423 5705 · FAX: 617 423 6656  
WEB: jmforbes.com

2 1 553 \*\*\*\*\*AUTO\*\*MIXED AADC 302

SAMPLE A. SAMPLE - L02



APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



April 7, 2026

**RE: Important Security Notification. Please read this entire letter.**

Dear Sample A. Sample:

We are contacting you about a security incident that may have affected your personal information. While there’s no evidence that your information was misused, we want to be transparent and keep you informed.

**What Happened**

On November 17th, 2025, JMF detected suspicious activity on its email system. We immediately took action to lock down the affected account and launched an investigation with the assistance of outside legal counsel and cybersecurity forensic experts.

**What Information Was Involved**

On March 25, 2026, our investigation determined that one JMF email account containing your personal information was subject to unauthorized access. The activity appears to have been part of an attempted business email compromise, where an unauthorized external party obtained access to a JMF employee email through social engineering in an apparent attempt to further a scheme to redirect payments. Our compliance monitoring tools and internal controls quickly flagged the unusual activity, and our team was able to stop the attempt before any fraudulent transactions could occur.

Although we have no evidence that your information was misused or specifically targeted, the compromised email account may have contained personal information, and we are notifying you so you can take appropriate precautions. The personal information affected by this incident may have included your name, address, Social Security number, and account numbers without a security code required to access the account. To be clear, there’s no indication that the data has been misused.

**What We Are Doing**

Situations like this are exactly why we maintain a strong control environment and robust compliance policies and procedures. Our security monitoring, verification procedures and response protocols are designed to detect and address suspicious activity quickly, helping us mitigate cybersecurity risk and protect our clients.

We took immediate steps upon the discovery of the incident to stop the attack and prevent any further unauthorized access. We want you to feel confident your data is secure. To help support you, we are offering you two years of complimentary credit monitoring services. Please note that for you to receive these monitoring services, you must enroll by July 31, 2026. This letter includes simple instructions on how to enroll, along with some additional resources to help protect yourself from identity theft or fraud.

**What You Can Do**

We recommend that you remain vigilant and review your account statements and credit reports regularly, and if you notice something doesn’t seem right, be sure to report any concerning transactions. You can also take advantage of the free credit monitoring services we’re offering for the next two years. If you have any questions, please contact any one of the Partners: Beth Colt at (617) 316-7015, Jeff Bernier at (617) 316-7018, or Bracken Hendricks at (617) 316-7028. Please know that we take protection of your information seriously, and we’re doing everything we can to keep it safe.

Sincerely,

The Partners

## J. M. FORBES & CO. LLP

121 Mount Vernon Street, Boston MA 02108

TEL: 617 423 5705 · FAX: 617 423 6656

WEB: [jmforbes.com](http://jmforbes.com)

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for [Extra1] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Extra1] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra1]-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2026 by 11:59 pm UTC** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/1Bcredit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by July 31, 2026 at 833-931-7577 Monday - Friday, 8 am - 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR [Extra1]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## J. M. FORBES & CO. LLP

121 Mount Vernon Street, Boston MA 02108

TEL: 617 423 5705 · FAX: 617 423 6656

WEB: [jmforbes.com](http://jmforbes.com)

**There are a number of steps you should consider to guard against identity theft.**

**Review Your Account Statements and Order Your Free Credit Report:** It is recommended that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring your credit reports. Report any fraudulent transactions to the creditor or credit reporting agency from whom you received the statement or report. You may obtain a free copy of your credit report from each credit reporting agency once every 12 months, whether or not you suspect any unauthorized activity on your account, by visiting <https://www.annualcreditreport.com> or calling toll-free 877-322-8228. You may obtain a free copy of your credit report by contacting any one or more of the national consumer reporting agencies listed below.

### **Equifax**

P.O. Box 740241  
Atlanta, Georgia 30374  
[www.equifax.com](http://www.equifax.com)

1-800-685-1111 Credit Reports  
1-888-766-0008 Fraud Alert  
1-800-685-1111 Security Freeze

### **Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

1-888-397-3742 Credit Reports  
1-888-397-3742 Fraud Alert  
1-888-397-3742 Security Freeze

### **TransUnion (FVAD)**

P.O. Box 105281  
Atlanta, GA 30348-5281  
[www.transunion.com](http://www.transunion.com)

1-800-888-4213 Credit Reports  
1-800-680-7289 Fraud Alert  
1-800-680-7289 Security Freeze

**Security Freezes and Fraud Alerts:** You may obtain information about fraud alerts and security freezes (also referred to as credit freezes), including how to place a fraud alert or security freeze from the credit reporting agencies at the contact information provided above or the Federal Trade Commission (FTC). General guidance on protecting yourself from identify theft is available from the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington D.C. 20580, by phone at 877-ID-THEFT (438-4338), and/or from the FTC website at <http://www.ftc.gov/bcp/edu/microsites/idtheft>. 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 law enforcement, the FTC, and/or the Attorney General's office in your home state. Consumers have the right to file a police report if they ever experience identity theft or fraud and obtain a copy of it.

In many states, additional information is also available from your state's Attorney General's Office. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. To request a security freeze, you will need to provide some personal information, such as your Social Security Number, proof of current address, and a legible photocopy of a government issued identification. To place a fraud alert on your credit report (a less severe measure than a security freeze), contact any of the three credit reporting agencies identified above.

### **State Resources:**

#### For residents of Massachusetts:

The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account, as described above. You may place a security freeze at no cost to you.

#### For residents of New Mexico:

You should review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach. You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).

**J. M. FORBES & CO. LLP**

121 Mount Vernon Street, Boston MA 02108

TEL: 617 423 5705 · FAX: 617 423 6656

WEB: [jmforbes.com](http://jmforbes.com)

For residents of New York:

You can obtain information about how to protect yourself from identity theft from the contacts below.

**New York Attorney General's  
Office Bureau of Internet and  
Technology** (212) 416-8433  
<https://ag.ny.gov/internet/resource-center>

**NYS Department of State's Division  
of Consumer Protection**  
(800) 697-1220  
<https://www.dos.ny.gov/consumerprotection>

**New York  
Attorney General**  
(800) 771-7755  
<https://ag.ny.gov/>

For residents of Vermont:

If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's office at: 1-800-649-2424 (toll-free in Vermont); (802) 656-3183.

For residents of Iowa:

For Iowa residents, you are advised to report any suspected identity theft to law enforcement or to the Office of the Attorney General of Iowa:

**Office of the Attorney General of Iowa**  
1305 E Walnut St  
Des Moines, IA 50319  
515-281-5926 or 1-888-777-4590  
<https://www.iowaattorneygeneral.gov/>.

Information regarding placing a security freeze on your credit report is available at <https://www.iowaattorneygeneral.gov/for-consumers/general-consumer-information/identity-theft/security-freeze-identity-theft>.

For residents of Oregon:

State law advises you to report any suspected identity theft to law enforcement, including the FTC.

For residents of California:

Visit the **California Office of Privacy Protection** (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

For residents of Rhode Island:

You can obtain information from the Rhode Island Attorney General about steps you can take to help prevent identity theft. You have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. You can contact the Rhode Island 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](http://www.riag.ri.gov)

**J. M. FORBES & CO. LLP**

121 Mount Vernon Street, Boston MA 02108

TEL: 617 423 5705 · FAX: 617 423 6656

WEB: [jmforbes.com](http://jmforbes.com)

For residents of Colorado, the District of Columbia, Maryland, and North Carolina:

You can obtain information from the respective Offices of the Attorney General about steps you can take to avoid identity theft.

**Colorado Office of the Attorney General**

Consumer Protection  
1300 Broadway, 9th Floor  
Denver, CO 80203  
(720) 508-6000  
[www.coag.gov](http://www.coag.gov)

**Office of the Attorney General for the District  
of Columbia**

Office of Consumer Protection  
400 6th Street NW  
Washington, D.C. 20001  
(202) 442-9828  
[consumer.protection@dc.gov](mailto:consumer.protection@dc.gov)  
[www.oag.dc.gov](http://www.oag.dc.gov)

**Maryland Office of the Attorney General**

Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[consumer@oag.state.md.us](mailto:consumer@oag.state.md.us)  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**North Carolina Office of the Attorney General**

Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[www.ncdoj.gov](http://www.ncdoj.gov)

