



Nune Khachatryan, CPA, P.C.
Certified Public Accountant

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Phone: 617-484-1838 Fax: 617-489-2520

May 15, 2026

[Name]
[Address]
[Address]

Dear [Name],

We are writing to inform you that Nune Khachatryan CPA, P.C./ Town CPA (“Town CPA” or “we”) experienced a recent data incident (the “Incident”) that involved your personal information (“Information”). This letter provides you with information about this Incident, our response, and information on where to direct your questions. As a precaution, we have also provided steps you can take to protect your information, including the ability to enroll in credit monitoring services that are being offered free of charge for twenty-four (24) months.

What Happened?

In March 2026, we received notice from our tax preparation software that a limited number of client returns were filed with suspicious bank account information. Upon this discovery, we immediately began an investigation to determine whether these returns were related to any activity in my computer systems. Through this investigation, we discovered suspicious activity related to our tax preparation software and took steps to contain and remediate the situation, including changing passwords, isolating affected systems, contacting the IRS and state tax authorities, and engaging data security and privacy professionals to assist in our response.

The investigation determined that your information was accessed by an unauthorized actor in a likely attempt to collect improper funds from the federal and/or state government. Aside from this effort to defraud the government, the investigation did not identify other misuse of information related to the Incident.

What Information Was Involved?

The investigation determined that information related to your tax file, including your name and Social Security number, was involved.

What We Are Doing.

We take this Incident and the security of information in our care very seriously. Upon becoming aware of the Incident, we immediately notified the IRS and have since worked closely with tax authorities to share information and take steps to protect our clients’ information. We also implemented additional measures to enhance our already robust technical safeguards. After determining unauthorized activity



occurred on our systems, we immediately began analyzing the information involved and engaged data security and privacy professionals to aid in our response and notify affected individuals and relevant government agencies of this Incident.

What Can You Do?

We are offering identity theft protection services through IDX. IDX identity protection services include: twenty-four 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to enroll in free IDX identity protection services by going to <https://app.idx.us/account-creation/protect> or calling 1-800-939-4170 and using Enrollment Code: [Enrollment Code]. IDX representatives are available Monday through Friday from 6:00am to 6:00pm Pacific Time. Please note the deadline to enroll is August 15, 2026.

Additionally, it is always recommended that you remain vigilant, regularly monitor free credit reports, review account statements, and report any suspicious activity to financial institutions. Please also review the “Additional Resources” section included with this letter, which outlines other resources you can utilize to protect your Information.

For More Information.

We take this Incident and the security of information in our care seriously. If you have additional questions, you may call our office line at 617-484-1838 Monday through Friday from 9:00am to 5:30pm EST (excluding U.S. holidays).

Sincerely,

Nune Khachatryan
CPA

Encl.



ADDITIONAL RESOURCES

Contact information for the three (3) nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com/personal/credit-report-services, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com/help, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, <https://www.transunion.com/data-breach-help>, 1-833-395-6938

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three (3) nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Massachusetts residents: You may obtain one (1) or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one (1) of the three (3) nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You may obtain a security freeze on your credit report, free of charge, to protect your privacy and confirm that credit is not granted in your name without your knowledge. You may also submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report, free of charge, or submit a declaration of removal pursuant to the Fair Credit Reporting Act ("FCRA").

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three (3) credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial, and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or Department of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

FTC and State Attorneys General Offices. 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 the FTC and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Reporting of identity theft and obtaining a police report. You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For Massachusetts Residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html. You have the right to obtain a police report if you are a victim of identity theft.

How to Apply for an IRS Identity Protection PIN

- Go to: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.
- Select the button: "Get an IP PIN."
- The fastest way to receive an IP PIN is to request one through your ID.me account, under your "Profile" page. If you don't already have an account on IRS.gov, you must register to validate your identity.
- Spouses and dependents are eligible for an IP PIN if they can pass the identity verification process.

- Once you have opted in and obtained an IP PIN online, you will need to retrieve your IP PIN online each calendar year as a CP01A Notice will not be mailed. The IP PIN is generally available in your online account starting in mid-January through mid-November.

If you need help applying for this PIN, please call our office.

The IRS offers a sign-in option with ID.me, which offers access to IRS online services with a secure account that protects your privacy.

ID.me is an account created, maintained, and secured by a technology provider.

If you don't have an ID.me account, you must create a new account.

Sign in with an existing account

Sign in with **ID.me**

OR

Create a new account

ID.me Create an account