

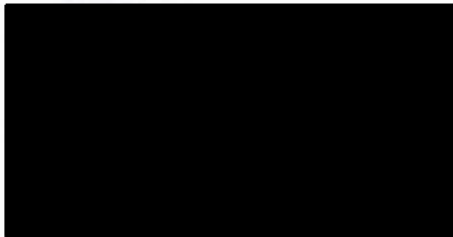
# GARON FINANCIAL INC

RETIREMENT, INVESTMENT AND TAX PLANNING

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May 26, 2026



Garon Financial Inc is writing to notify you of a security incident which occurred on May 1, 2026 that may have affected your personal information. The confidentiality, privacy, and security of information within our care are among our highest priorities. Based on the information currently available to us, only one email from May 1, 2026 that related to your account may have been accessed. That email did not contain your Social Security number, date of birth, or other personal information, other than your name and the account number for your account ending in 7589. Your accounts with Commonwealth have not been accessed by unauthorized parties, and we have no evidence that any unauthorized transaction occurred.

We recommend that you remain vigilant by reviewing your account statements and credit reports closely and notifying your other financial institutions. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC). You may also contact the FTC to learn more about how to prevent identity theft by visiting [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or calling 877-438-4338.

As an additional precaution, we can work with Commonwealth to change the account number for the account ending in 7589 if you would like. Please contact me at 617-454-1070 and I will help coordinate that process.

Please review the enclosed *Steps You Can Take to Further Protect Your Personal Information* for useful information on what you can do to better protect against possible misuse of your information.

We deeply regret that this incident occurred and apologize for any inconvenience this may cause. I understand the importance of protecting your information, and I take this matter very seriously. If you have any questions, please contact me at 617-454-1070.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. Garon'.

Kenneth P. Garon, CFP®, E.A.

*Securities and advisory services offered through Commonwealth Financial Network®*,  
Member FINRA/SIPC, a registered Investment Advisor.  
Tax Services and Fixed Insurance products and services are separate from  
and not offered through Commonwealth.

## **Steps You Can Take To Further Protect Your Personal Information**

**Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.**

**You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.**

**You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below::**

### **Equifax Security Freeze**

**P.O. Box 105788**

**Atlanta, GA 30348**

**800-349-9960**

**<https://www.equifax.com/personal/credit-report-services/>**

### **Experian Security Freeze**

**P.O. Box 9554**

**Allen, TX 75013**

**888-397-3742**

**<https://www.experian.com/freeze/center.html>**

### **TransUnion Security Freeze**

**P.O. Box 160**

**Woodlyn, PA 19094**

**888-909-8872**

**<https://www.transunion.com/credit-freeze>**

**In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:**

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);**
- 2. Social Security Number;**
- 3. Date of birth;**
- 4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;**
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;**
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card military identification, etc.);**
- 7. Social Security Card, pay stub, or W2;**
- 8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.**

**The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.**

**To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.**

**To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.**

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