

15002



C/O ID Experts  
10300 SW Greenburg Rd. Suite 570  
Portland, OR, 97223

To Enroll, Please Call:  
1-800-939-4170  
Or Visit:  
<https://app.myidcare.com/account-creation/protect>  
Enrollment Code:  
<<XXXXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address 1>> <<Address 2>>  
<<City>>, <<State>> <<Zip>>

April 26, 2019

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of an incident that may have put your name, address and Social Security number at risk. Carlin & Associates takes the security of your information very seriously and we sincerely apologize for any inconvenience this incident may cause. This letter contains information about what occurred and steps we can collectively take to protect your 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

It is free to place, lift or remove a security freeze on your credit report. To do so, you must send a written request to 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)) by regular, certified or overnight mail at the addresses below:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348  
[www.freeze.equifax.com](http://www.freeze.equifax.com)  
800-525-6285

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
888-397-3742

**TransUnion (FVAD)**  
P.O. Box 2000  
Chester, PA 19022  
[freeze.transunion.com](http://freeze.transunion.com)  
800-680-728

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

We are not aware of any misuse of your information; however, we value you and the safety of your information, and as a precaution, we have arranged for you to enroll with ID Experts®, an incident response and recovery service, which will provide you with MyIDCare™ services at no cost to you. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity theft protection service. To enroll please visit <https://app.myidcare.com/account-creation/protect> or call 1-800-939-4170 and provide the following membership enrollment code: <<Enrollment Code>>. Your 24 month MyIDCare membership will include the following:

- **Single Bureau Credit Monitoring:** Monitors any changes reported by Experian Credit Bureau to your credit report.
- **CyberScan Monitoring:** Monitors criminal websites, chat rooms, and bulletin boards for illegal selling or trading of your personal information.
- **Access to the ID Experts Team:** Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Complete Recovery Services:** Should you believe that you are a victim of identity theft, MyIDCare will work with you to assess, stop, and reverse identity theft issues.

We sincerely regret any inconvenience that this incident may cause you, and remain dedicated to protecting your personal information. To prevent a similar event from occurring and continue to seek best practices to counter the growing activity with cyber theft, including reviewing and revising our information security policies and procedures to minimize this risk in the future.

If you have any further questions or concerns about this incident, or require assistance enrolling in the free credit monitoring services, please contact ID Experts at 1-800-939-4170, Monday through Friday between 9:00 AM to 8:00 PM Eastern for more information.

Sincerely,



Patrick Carlin  
Carlin & Associates