



Member of the AICPA and TXCPA

AKIN DOHERTY KLEIN & FEUGE, P.C.

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

Dear Sir or Madam:

We are writing to provide you notice of a recent security incident that occurred in February of 2019 to Akin Doherty Klein & Feuge, P.C. ("ADKF"). ADKF became aware of the incident on February 14, 2019.

What Did We Do to Protect Your Information?

Please be assured that ADKF has taken every step necessary to address the incident, and that we are committed to fully protecting all of the information that you have entrusted to us. ADKF worked with data privacy experts and other professionals to further protect your privacy. We are concerned about both our valued customers and work force. We have already taken steps to fix the issue and strengthen our systems, and will continue to do so throughout this response process and beyond. We have also implemented the following protective measures:

- Implementing additional technological security measures; and
- Updating our password protocols.

Complimentary 18-Month myTrueIdentity 3B Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (myTrueIdentity) for eighteen months provided by TransUnion Interactive, a subsidiary of TransUnion, $^{\textcircled{\$}}$ one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the myTrueldentity website at www.MyTrueldentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based, three-bureau credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode << Insert static six-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **<<Enrollment Deadline>>**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 18-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain eighteen months of unlimited access to your TransUnion credit report and credit score.
- The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian, and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

What You Can Do to Protect Your Information

Please remain vigilant by reviewing account statements and monitoring free credit reports. There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the enclosed list of additional actions to reduce your chance of identity theft below. As we go through this process I would ask the following:

- 1. Please let us know if you learn of or experience any suspicious activity with your credit cards, bank accounts or tax return processing. If you suspect identity fraud, you should report it to a law enforcement agency as you may be able to file a police report. We will cooperate with any investigations that state and federal law enforcement open and provide any information we can to assist their efforts.
- 2. Trust that we are doing, and will continue to do, everything possible to protect your personal information and reduce the likelihood of any further problems.

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 authorizations. 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily life, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348

Experian Security Freeze P.O. Box 9554 Allen, TX 75013

TransUnion Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000 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 current utility bill or telephone bill;

6. A legible photocopy of a government issued identification care (state driver's license or ID card, military identification, etc.);

7. If you are a victim of identity theft, include a copy of the police report, investigative report, or

complaint to a law enforcement agency concerning identity theft;

8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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 of 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 provide 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.

Apart from a security freeze, remember to remain vigilant and review your credit report for unexplained activity. Also review your credit card or other financial account statements for any suspicious or unauthorized activity. Trust that we are doing, and will continue to do, everything possible to take all available measures to protect your personal information and reduce the likelihood of any further problems.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 855-424-7678 between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday.

Sincerely,

Alan Doharty . Klein Laye

Akin Doherty Klein & Feuge, P.C.

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An **initial 90-day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax, Consumer Fraud Division P.O. Box 105069, Atlanta, GA 30348 Phone: 1.800.525.6285 www.equifax.com

Experian, National Consumer Assistance P.O. Box 1017, Allen, TX 75013 Phone: 1.888.397.3742 www.experian.com

TransUnion Fraud Victim Assistance Department P.O. Box 6790, Fullerton, CA 92834 Phone: 1.800.680.7289 www.transunion.com

PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with any new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting agencies.

ORDER YOUR FREE ANNUAL CREDIT REPORTS

Visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

MANAGE YOUR PERSONAL INFORMATION

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with; and shredding receipts, statements, and other sensitive information. Remain vigilant by reviewing account statements and monitoring credit reports.

> USE TOOLS FROM CREDIT PROVIDERS

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

> BE AWARE OF SUSPICIOUS ACTIVITY INVOLVING YOUR HEALTH INSURANCE

Contact your healthcare provider if bills do not arrive when expected, and review your Explanation of Benefit forms to check for irregularities or suspicious activity. You can also contact your health insurance company to notify them of possible medical identity theft or ask for a new account number.

> OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

- Visit http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 1-877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.ftc.gov/idtheft. To reach the FTC by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, DC 20580.
- Individuals can obtain information about steps to avoid identity theft from any of the above credit reporting agencies or their state Attorney General.