

RLG Tax Advisors, LLC
CERTIFIED PUBLIC ACCOUNTANTS
 Return Mail Processing Center
 P.O. Box 6336
 Portland, OR 97228

<<Mail ID>>

<<Name 1>>

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<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

NOTICE OF DATA BREACH

Dear <<Name 1>>:

Thank you for allowing RLG Tax Advisors, LLC to provide your income tax and accounting services. We take our clients' privacy seriously and, as part of that commitment, we are sending you this letter to make you aware of a recent incident that may affect your personal information. Please read this letter carefully.

What Happened

We recently learned that our firm's computer system was compromised by an outside attacker between the dates of February 11, 2019, through March 15, 2019. We did not know about this unauthorized access until it was reported to us on March 28, 2019, by a computer forensics company that was reviewing our system in response to some incidents in which tax returns were filed on behalf of some clients without authorization. Our investigation has not found any evidence that the attacker copied files or exfiltrated them off our computer system, but it does appear that the attacker had access to certain electronic communications and certain folders on our system containing tax documents of certain clients, and it is possible that he or she viewed those documents or otherwise accessed the information therein. The investigation continued after initial discovery to determine the scope of the breach, including but not limited to, the identification of the clients whose sensitive information was potentially accessed by the attacker. This investigation was completed on or around May 2, 2019.

What Information Was Involved

We cannot confirm which specific files the attacker accessed while in our system. However, our investigation indicates that the attacker had access to certain electronic communications and folders which contain certain tax documents. In that regard, we believe it is possible that there was unauthorized access to your current and/or prior year tax returns and supporting documents, which included your name, address, date of birth, Social Security number, and/or financial account number(s).

What We Are Doing

Please know that we take the protection of your personal information seriously and we are taking steps to continue investigating this incident, help mitigate the potential for harm, and prevent future incidents from happening. At this time, we have not found the person behind the attack or determined his or her motives, but we have notified the FBI, the IRS, and the Attorney Generals in all potentially affected states, and we will cooperate with their investigations. We also have changed all passwords used to access our computer system, and we are reviewing our policies and procedures to identify any other ways in which we can further strengthen the confidentiality and security of our clients' information.

What You Can Do

As an added precaution to help protect your information from potential misuse, we are offering complimentary credit monitoring and identity theft restoration services through Equifax provided by Epiq Global, at no cost to you. Equifax services include 18 months of credit monitoring and alerts, identity theft insurance up to \$1,000,000 per consumer to cover certain out of pocket expenses arising from the identity theft, and ID theft recovery services. Equifax will help reduce the risk of identity theft and will help you resolve issues in the event your identity is compromised.

To enroll in Equifax online or by telephone, please refer to the enclosed documentation containing your enrollment instructions and your personal Activation Codes. Please note that you must complete enrollment by 9/30/2019. In addition, please carefully review the information in the enclosed documentation about further steps you may take to help protect your personal information from misuse.

For More Information

We apologize for any concern or inconvenience this incident has caused or may cause you. If you have any questions, please contact our dedicated, toll-free incident response hotline at 1-855-424-1298.

Sincerely,

A handwritten signature in cursive script that reads "Robert Grohs, CPA".

Robert Grohs, CPA
RLG Tax Advisors, LLC

Enter your Activation Code: <<INSERT ACTIVATION CODE>>



Product Information

Equifax® Credit Watch™ Gold provides you with the following key features:

- Equifax® credit file monitoring with alerts to key changes to your Equifax Credit Report
- Automatic Fraud Alerts¹ With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$25,000 Identity Theft Insurance²
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/gold

- 1. Welcome Page:** Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

2. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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Recommended Steps to Help Protect Your Information

- 1. Review personal account statements and credit reports.** We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items and have enrolled in Equifax, notify them immediately. Otherwise, you should report any incorrect information on your report to the credit reporting agency.
- 2. Report suspected fraud.** We recommend that you report suspected incidents of identity fraud to law enforcement or to your state's attorney general. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.
- 3. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

It is only necessary to contact ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- 4. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- 5. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.
 - All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338).
 - Arkansas Residents:** Attorney General's Office Arkansas, Consumer Protection, 323 Center Street, Suite 200, Little Rock, AK 72201, (800) 482-4982, <https://arkansasag.gov/consumer-protection/>
 - Arizona Residents:** Attorney General, State of Arizona, 2005 N Central Avenue, Phoenix, AZ 85004, (800) 352-8431, <https://www.azag.gov/consumer>
 - California Residents:** Visit the California Office of Privacy Protection, www.privacy.ca.gov, for additional information on protection against identity theft.
 - Colorado Residents:** Attorney General, State of Colorado, Colorado Department of Law, Ralph R. Carr Judicial Building, 1300 Broadway, 10th Floor, Denver, CO 80203, (720) 508-6000, <https://coag.gov/protecting-consumers>

- **Connecticut Residents:** State of Connecticut Attorney General, Privacy and Data Security Department, <https://portal.ct.gov/AG/Consumer-Issues/Identity-Theft/Identity-Theft>
- **Delaware Residents:** Delaware Attorney General Consumer Protection Unit, Delaware Department of Justice, Carvel State Building, 802 N. French Street, Wilmington, DE 19801, (302) 577-8500, <https://attorneygeneral.delaware.gov/fraud/cpu/>
- **Florida Residents:** Florida Office of the Attorney General, Consumer Protection Division, PL- 01 The Capitol, Tallahassee, FL 32399, 1-866-966-7226, <https://www.myfloridalegal.com/pages.nsf/Main/18A7753257FE439085256CC9004EC4F7>
- **Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, (515) 281-5164.
- **Indiana Residents:** State of Indiana Attorney General, 302 West Washington Street, IGCS 5th Floor, Indianapolis, IN 46204, 1-800-382-5516, <https://www.in.gov/attorneygeneral/2434.htm>
- **Louisiana Residents:** Office of the Attorney General Consumer Protection Section, PO Box 94005, Baton Rouge, LA 70804, <https://www.ag.state.la.us/ConsumerDisputes>
- **Massachusetts Residents:** Contact Attorney General's Consumer Assistance Response Division, 617-727-8400, <https://www.mass.gov/service-details/report-identity-theft>
- **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, (888) 743-0023.
- **Michigan Residents:** Department of the Attorney General, Consumer Protection Division, PO Box 30213, Lansing, MI 48909, (517) 335-7599, https://www.michigan.gov/ag/0,4534,7-359-81903_82965-455905--,00.html
- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.com, (919) 716-6400.
- **New Jersey Residents:** Office of the Attorney General, <https://www.nj.gov/oag/dcj/idtheft.htm>
- **New York Residents:** New York State Office of the Attorney General, The Capitol, Albany, NY 12224, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>
- **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, (877) 877-9392.
- **Pennsylvania Residents:** Office of the Attorney General Commonwealth of Pennsylvania, Bureau of Consumer Protection, 15th Floor, Strawberry Square, Harrisburg, PA 17120, <https://www.attorneygeneral.gov/public-protection-division/bureau-consumer-protection/>, 800-441-2555
- **Texas Residents:** Texas Attorney General Consumer Protection, PO Box 12548, Austin, TX 78711, (800) 621-0508, <https://www.texasattorneygeneral.gov/consumer-protection>
- **Virginia Residents:** Office of the Attorney General Commonwealth of Virginia, Consumer Production Section, 202 North Ninth Street, Richmond, VA 23219, <https://www.oag.state.va.us/consumer-protection/>, 1-800-552-9963
- **Washington Residents:** Washington State Office of the Attorney General, 1125 Washington Street SE, PO Box 40100, Olympia, WA 98504, 1-800-551-4636, <https://www.atg.wa.gov/identity-theftprivacy>
- **Wisconsin Residents:** Wisconsin Department of Justice, Office of Privacy Protection, Bureau of Consumer Protection, 2811 Agriculture Drive, PO Box 8911, Madison, WI, 53708, 1-800-422-7128, DATCOWisconsinPrivacy@wisconsin.gov, https://datcp.wi.gov/Pages/Programs_Services/IdentityTheft.aspx

6. Summary of Rights Under the Fair Credit Reporting Act. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, including: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (you “file disclosure”); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (8) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (9) You may seek damages from violators; and (10) identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit. States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.