



Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

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<<Date>>

Dear <<Name 1>>:

Thank you for using Hood & Associates CPAs, PC ("Hood & Associates") for your tax and accounting services. We take our clients' privacy seriously, and as part of that commitment, we are sending you this letter to notify you that we recently learned that an unauthorized acquisition of your personal information may have occurred between the dates of March 12, 2018 and March 24, 2019.<sup>1</sup>

Because of this incident, 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 nationwide credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://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, you should report any incorrect information on your report to the credit reporting agency.

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

You also may place a security freeze on your credit report. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. 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.

To place a security freeze, contact the nationwide credit reporting agencies listed below by phone or online:

Equifax  
 1-866-766-0008  
 P.O. Box 105069  
 Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian  
 1-888-397-3742  
 P.O. Box 9554  
 Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
 1-800-680-7289  
 P.O. Box 2000  
 Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide the following information: (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; (5) Proof of current address, such as a current utility or telephone bill; (6) a legible photocopy of a government issued identification; (7) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles; and (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.

<sup>1</sup> Certain employees of Hood & Associates are also registered representatives for the sale of securities products of Royal Alliance Associates, Inc., a registered securities broker-dealer.

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request. If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

In addition, you can place a fraud alert your credit file by contacting one or more of the three national credit reporting agencies. The difference between a credit freeze and a fraud alert is that a credit freeze locks down your credit, while a fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

As an additional precautionary measure to safeguard your information from potential misuse, we are offering 18 months of identity theft protection services through *myTrueIdentity* provided by TransUnion Interactive, a subsidiary of TransUnion®, at no cost to you. Please refer to the enclosed documentation for further instructions on how to enroll in these services.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, <https://www.consumer.ftc.gov>, 1-877-IDTHEFT (438-4338) or the Massachusetts Office of Consumer Affairs & Business Regulation at [www.mass.gov/ocabr](http://www.mass.gov/ocabr) or (888) 283-3757.

We are very sorry for any concern or inconvenience this incident has caused or may cause you. If you have any other questions or concerns that you would like to discuss, you may contact us through our dedicated hotline at 877-202-9536, Monday through Friday, from 9 am to 9 pm Eastern Time (except holidays).

Sincerely,



Paul Hood, CPA

5350 E. 46th St. Tulsa, Oklahoma 74135 918-747-7000 Fax 918-743-7525  
1821 SE Washington Blvd., Bartlesville, OK 74006 918-336-7600 Fax 918-333-7600  
323 West 1<sup>st</sup> Street, Claremore, OK 74017 918-341-1930 Fax 918-342-3183

*Securities offered through Royal Alliance Associates, Inc. (RAA), member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA*



Activation Code: <<Activation Code>>

### **Complimentary 18-Months *myTrueIdentity* 1B Credit Monitoring Service**

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for 18 months provided by TransUnion Interactive, a subsidiary of TransUnion,<sup>®</sup> one of the three nationwide credit reporting companies.

#### **How to Enroll: You can sign up online**

- To enroll in this service, go to the *myTrueIdentity* website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you have any questions about enrollment, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422.

You can sign up for the online 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 18 months of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, 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.)