



Marks & Associates

23801 Calabasas Road, Suite 2026, Calabasas, CA 91302 Phone: (818) 591-7560 Fax: (818) 591-7208
www.markscpas.com

August 13, 2019

15552

Name
Address
Address

Dear:

Please read this letter in its entirety. It contains important information regarding protection of the personal information of you and your household members.

We are writing to notify you that a breach of security of your personal information was discovered in November 2018. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider or through us as described below.

What we are doing to address this situation?

Marks & Associates made immediate enhancements to our systems, security and practices. Additionally, we have engaged appropriate consultants to assist us in conducting a full review of our security practices and systems to ensure that appropriate security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

We believe that you or a member of your household are likely a victim of the Equifax data breach and may be eligible for free multiple year credit monitoring or cash payment as compensation for the breach under a settlement reached with the U.S. government. We therefore strongly urge you to confirm your eligibility by going to this authorized site for the victims of the Equifax breach:
<https://eligibility.equifaxbreachsettlement.com/en/eligibility>. You may also enroll for free multiple-year credit monitoring at this site.

In addition, at your option Marks & Associates is providing you with access to Triple Bureau Credit Monitoring* services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have. These services will be provided by CyberScout a company that specializes in identity theft education and resolution.

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services:
<primary> <CODE HERE> <spouse> <spouse code>

In addition, you should contact CyberScout regarding any questions or problems you may encounter, including assisting you with obtaining a credit report and placing fraud alerts or in the event that you become a victim of fraud.

For guidance with the CyberScout services, or to obtain additional information about these services, please call the CyberScout help line 1-800-405-6108 and supply the fraud specialist with your unique code.

What you can do to address this situation?

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.

To place a security freeze on your credit report, you will need to contact **each** of the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Equifax Security Freeze
1-800-685-1111
P.O. Box 105788
Atlanta, GA 30348
Equifax.com/personal/credit-report-services

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

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
Transunion.com/credit-help

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- address
- Social Security Number;
- Date of birth;

If you submit a request for a security freeze via mail, you may be asked to provide the additional information:

- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

- 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, go online 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. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, 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 call, go online or send a written request by mail to each of the three credit bureaus 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. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently lift the security freeze.

Other Important Information

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

For more information

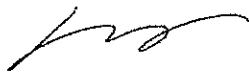
While CyberScout should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Marks & Associates regarding this incident. If so, please call our office at 818-5917560 or email to Raina@marksapas.com, we will respond within 24 business hours.

At Marks & Associates we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,



Neal Marks
President



H Kay Yue
Information Security Manager

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.



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We recommend that you check whether you are eligible for enhanced credit monitoring as a victim of the Equifax data breach by going to this authorized site for the victims of the Equifax breach:
<https://eligibility.equifaxbreachsettlement.com/en/eligibility>. If you qualify you may apply for multiple year credit monitoring by following the links on the site.

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At Marks & Associates we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

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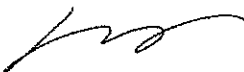
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Butts, Nicholas A (SCA)

From: Toohey, Timothy <ttoohey@greenbergglusker.com>
Sent: Thursday, August 15, 2019 3:20 PM
To: Butts, Nicholas A (SCA)
Cc: Breaches, Data (SCA)
Subject: RE: Security Breach Notifications

Sorry for the confusion. The correct number is 9.

From: Butts, Nicholas A (SCA) <nicholas.a.butts@state.ma.us>
Sent: Thursday, August 15, 2019 11:47 AM
To: Toohey, Timothy <ttoohey@greenbergglusker.com>
Cc: Breaches, Data (SCA) <data.breaches@state.ma.us>
Subject: RE: Security Breach Notifications

Good afternoon Attorney Toohey –

Thank you for submitting the data below. I just wanted to clarify how many MA residents were affected by the breach. In the formstack submission you indicate 9 residents but in the detailed explanation section the number of residents was 12. Can you please provide the exact number of residents that were affected?

Thanks,
Nick

Nicholas A. Butts
Deputy Director of Agency Performance & Administration
Office of Consumer Affairs and Business Regulation
501 Boylston Street, Suite 5100
Boston, MA 02116
Nicholas.A.Butts@mass.gov

From: noreply@formstack.com [<mailto:noreply@formstack.com>]
Sent: Wednesday, August 14, 2019 8:14 PM
To: Breaches, Data (SCA) <data.breaches@mass.gov>
Subject: Security Breach Notifications



**Formstack Submission For: Security Breach Notifications - With
Addresses
Submitted at 08/14/19 8:14 PM**