

15659

RUSSELL, BRIER & CO. LLP
CERTIFIED PUBLIC ACCOUNTANTS
TEN POST OFFICE SQUARE • 6TH FLOOR
BOSTON, MA 02109
TELEPHONE (617) 523-7094 • FACSIMILE (617) 523-5967
TOLL FREE (877) 969-1040
WWW.RUSSELLBRIER.COM

[Date]

[Recipient's Name]

[Address]

[City, State, Zip]

NOTICE OF DATA BREACH

Dear [Recipient's Name], :

We are writing to notify you that there is a reasonable possibility that your personal information may have been accessed on or around July 31, 2019 at Russell Brier & Company, LLC due to a breach of security.

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. You may also report it to the Federal Trade Commission at <https://www.identitytheft.gov/Assistant>.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

<p>Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960</p> <p>https://www.equifax.com/personal/credit-report-services/</p>	<p>Experian Security Freeze P.O. Box 2104 Allen, TX 75013 1-888-397-3742</p> <p>https://www.experian.com/freeze/center.html</p>	<p>TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872</p> <p>https://www.transunion.com/credit-freeze</p>
---	--	---



--	--	--

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

You may also take these additional steps to protect yourself against identity theft or other fraud including. Be vigilant in reviewing your bank accounts and brokerage statements, as well as free credit reports. We suggest you change any **bank account numbers** provided to us, and/or have a conversation with your bank regarding the monitoring to be provided by them as well as yourselves. It is also recommended that you change your **passwords** on all accounts, bank and brokerage. We recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You can call the three major credit agencies listed above and place a 90-day fraud alert on your accounts. To do so, their contact information is:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-525-6285 https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp	Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289 https://fraud.transunion.com/fraudAlert/landingPage.jsp
---	--	--

You are also entitled to a free credit report every year from each of these three agencies at: www.annualcreditreport.com.

With the help of our IT consultants and that of a specialized forensic IT firm that has a specialty in Data Security and Recovery, the following steps have been taken: (1) the unauthorized access has been located and stopped; (2) all network firewalls, computers and security protections are confirmed to be properly functioning; and (3) additional malware protection has been implemented into our systems for your protection. We will continue to work with IT consultants to keep the firm and clients safe from a future security breach.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, call (617) 523-7094 or write to Ten Post Office Square, 6th Floor, Boston, MA 02109.

Sincerely,

Ronald S. Perry, CPA
Partner