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

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NOTICE OF DATA BREACH

Dear <<Name 1>>:

BST & Co. CPAs, LLP respects the privacy of your information and takes the proper protection and use of your information very seriously, which is why we are writing to tell you about a data security incident that occurred from December 4, 2019 to December 7, 2019, that may have exposed some of your personal information.

When we learned about this incident, we engaged an industry-leading forensic investigation firm to determine the nature and scope of this incident, including any potentially impacted individuals, which, after location of contact information, was completed on February 14, 2020. Rest assured that we are committed to keeping the data we maintain as secure as possible. We are taking steps to minimize the potential for unauthorized access to our environment and making reasonable efforts to ensure the continued security of your information.

What Information Was Involved

As a result of this security incident, an unauthorized individual may have accessed or acquired some of your personal information, which may have included your first and last name, <<Data Elements 1-Affected Info>>. Although we are unaware of any actual access to or acquisition of your personal information and have no evidence of any attempted or actual misuse of your information, we are providing you with notice of this event, our response, and steps you may take to protect against the possibility of identity theft and fraud.

What We Are Doing

To help relieve concerns following this incident, we have secured Equifax to provide identity monitoring at no cost to you for two (2) years. Equifax is an industry leader and functions as a first point of contact for credit-related issues, which allows it to efficiently furnish timely notification about credit-related issues to individuals enrolled in its identity monitoring product.

Visit www.myservices.equifax.com/gold to activate and take advantage of your identity monitoring product.

You have until <<Enrollment Deadline>> to activate your identity monitoring product.

Equifax Credit Watch Gold Activation Code: <<ACTIVATION CODE>>

Additional information describing this product is included with this letter. We encourage you to review the description and to consider enrolling in this product.

What Else You Can Do to Protect Your Information

We recommend that you remain vigilant, review your relevant account statements, and monitor your credit reports for suspicious activity. Some state laws advise you to report any suspected identity theft to law enforcement, your state's Attorney General, and the Federal Trade Commission. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report:

Equifax

P.O. Box 740241
Atlanta, Georgia 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 9554
Allen, Texas 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

Fraud Alerts: At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. This can be done by contacting the credit bureaus by phone and also via Experian's, Equifax's or TransUnion's websites. Once you place a fraud alert at one credit bureau, that bureau is required to notify the other two and have alerts placed on your behalf. Note, however, that because the alert tells creditors to follow certain procedures to protect you, it may also delay your efforts to obtain credit while the agency verifies your identity.

If you wish to place a fraud alert, contact any one of the credit bureaus using the contact information below:

Equifax Fraud Alert

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian Fraud Alert

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion Fraud Alert

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-alerts

Security Freezes: You have the right to place a security freeze on your credit report free of charge. A security freeze is intended to prohibit 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 must send a written request to each of the three major consumer reporting agencies by regular, certified, or overnight mail in order for the freeze to be effective. In order to request a security freeze, you will need to provide the following information: (1) full name (including middle initial and any suffixes); (2) Social Security number; (3) date of birth; (4) current address and previous addresses for the past five years; (5) proof of current address, such as a current utility bill, bank statement, or insurance statement; (6) a legible photocopy of a government issued identification card; (7) Social Security card, pay stub, or W2; and (8) any applicable incident report or complaint with a law enforcement agency. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may obtain a security freeze from each of the three credit bureaus by written request, through the telephone, or by accessing their websites, using the contact information below:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com/personal/credit-report-services

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

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 websites, 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 requests 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 websites, 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 wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit www.identitytheft.gov or call 1-877-ID-THEFT (877-438-4338). IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and the Attorney General's office in your state. You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, D.C. 20580
1-877-438-4338
www.ftc.gov/idtheft

State Attorney General's Office Contact Information. <<Data Elements2-AG Info>>.

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.

For More Information

For further information, please call 866-977-1051 Monday through Friday, between 9:00 a.m. and 9:00 p.m. EST. We take the protection of your personal information very seriously and apologize for any inconvenience this incident may cause you. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

BST & Co. CPAs, LLP



Ronald L. Guzior
Managing Partner, BST



Enter your Activation Code: <<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 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 Username 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.

Enrollment Deadline: <<Enrollment Deadline>>

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 activation code as provided at the top of this page.
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.