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March 5, 2020

**Via U.S. Mail**

[Insert Name]  
[Insert Address]

Dear [Insert Name]:

We are writing to notify you of a data security breach that may have involved your personal information occurred on approximately January 13, 2020 at Hahn Financial Group, Inc. ("HFG"). Although we are not aware of any misuse of your information, we are providing this notice to ensure that you are aware of the incident so that you may take steps to protect your information should you feel it is appropriate to do so.

We take the security of your personal information very seriously. After discovering this breach, HFG immediately began with an internal security lockdown effort. We also promptly retained a cybersecurity company and law firm to implement measures to stop this unauthorized access and conduct a forensic examination to determine the extent of the breach. Following this incident, we have made changes to our data storage environment and security procedures to decrease the chance of a similar occurrence in the future. At this time, we are not aware of any fraudulent or improper use of your personal information, nor are we aware of any subsequent disclosure of your data, but to be cautious, we are providing this notice to you. Please be assured that we have taken every step necessary to address the incident to date, and that we will continue to investigate and take any additional steps that may be required to ensure your personal information is protected.

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 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](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://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:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

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**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

**TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

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.

As a precautionary measure, we are providing you with identity theft protection and mitigation services from IDShield, including credit monitoring, for eighteen (18) months at no cost. Please contact us if you would like to enroll. We will need the following information to complete the enrollment process: your full name, mailing address, last four digits of your social security number, date of birth, and email address.

You should also place a fraud alert on your credit file by contacting any one of the three major consumer reporting agencies listed above. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. As soon as one agency confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

If your personal information has been misused, visit the FTC's site at [IdentityTheft.gov](http://IdentityTheft.gov) to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations. This website also recommends steps that you can take to help protect yourself from identity theft, depending on the type of information exposed.

We also encourage you to review *Identity Theft: A Recovery Plan*, a comprehensive guide from the FTC to help you guard against and deal with identity theft which is available at: [https://www.consumer.ftc.gov/articles/pdf-0009\\_identitytheft\\_a\\_recovery\\_plan.pdf](https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf).

On behalf of everyone at HFG, we sincerely apologize for this incident and any inconvenience it may cause. Your trust and the safeguarding of your personal information are of paramount importance to HFG. Should you have any questions or concerns regarding this matter or the protections available, please feel free to call us at 1-800-516-4246 or you may email me directly at [verlynhahn@hahnfinancialgroup.com](mailto:verlynhahn@hahnfinancialgroup.com).

Sincerely,

*Verlyn Hahn*  
CEO

