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Balkcom, Pearsall & Parrish CPAs, P.A.
Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Date>>

<<Name 1>><<Name 2>>
<<Address 1>>
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<<Address 5>>
<<City>><<State>><<Zip>>

Dear <<Name 1>>:

Thank you for allowing Balkcom, Pearsall & Parrish CPAs, P.A., to serve your income tax needs. We take the issue of privacy seriously and, as part of that commitment, we are sending you this letter to make you aware of a recent data security incident that may have affected your personal information. Please read this letter carefully.

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 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

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

TransUnion
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
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.

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 listed above. 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 complimentary credit monitoring and identity theft restoration services through *myTrueIdentity* provided by TransUnion Interactive, a subsidiary of TransUnion®, at no cost to you. *myTrueIdentity* services include 18 months of credit monitoring and alerts, a \$1,000,000 insurance reimbursement policy, educational materials, and ID theft recovery services. *myTrueIdentity* will help reduce the risk of identity theft and also help you resolve issues in the event your identity is compromised.

To enroll in *myTrueIdentity* online or by telephone, please refer to the enclosed documentation containing your enrollment instructions and your personal activation codes. Please note that you must complete enrollment by <<Date>>. In addition, please carefully review the information in the enclosed documentation about further steps you may take to help protect your personal information from misuse.

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 at (505) 293-0173.

Sincerely,

Balkcom, Pearsall & Parrish CPAs, P.A.

myTrueIdentity Enrollment Instructions and Recommended Steps to Help Protect Your Information

- 1. Enroll in myTrueIdentity online or by telephone.** You may enroll in the myTrueIdentity services on the website www.mytrueidentity.com. In the space where it states, "Enter Activation Code", enter the following 12-letter Activation Code <<Unique 12-letter Activation Code>> and follow the steps to receive your credit monitoring service online within minutes. If you do not have internet access or wish to enroll in an offline, paper-based credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at (855) 288-5422. When prompted, enter the following 6-digit telephone passcode <<Static 6-digit Telephone Passcode>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Date>>. 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

- 2. Review personal account statements and credit reports.** 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 major credit reporting companies. To obtain a free annual credit report, go to 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 and have enrolled in myTrueIdentity, notify them immediately. Otherwise, you should report any incorrect information on your report to the credit reporting agency.
- 3. Report suspected fraud.** You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.
- 4. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

It is only necessary to contact one of these bureaus and use only one of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

5. **Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

6. **You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

- **California Residents:** Visit the California Office of Privacy Protection, www.privacy.ca.gov, for additional information on protection against identity theft.
- **Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, (515) 281-5164.
- **Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, (502) 696-5300.
- **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, (888) 743-0023.
- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.com, (919) 716-6400.
- **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, (877) 877-9392.
- **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, (401) 274-4400.
- **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338).

7. **Summary of Rights Under the Fair Credit Reporting Act.** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, including: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (you “file disclosure”); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (8) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (9) You may seek damages from violators; and (10) identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit. States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.