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Cicccone, Koseff & Company

CERTIFIED PUBLIC ACCOUNTANTS

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March 5, 2020

[Insert Recipient's Name]
[Insert Address]
[Insert City, State, Zip]

RE: Important Notice of Ransomware Incident. Please read this entire letter.

Dear [Insert name]:

We are contacting you regarding an ultimately unsuccessful ransomware attack that has occurred at Cicccone, Koseff & Company, P.C. that may have impacted your personal information.

While our investigation has been unable to confirm any unauthorized access or exfiltration of your personal information, we are providing this notification and two (2) years of complimentary credit monitoring and fraud protection as a protection in an abundance of caution. Enrollment instructions are provided below under "What We Are Doing."

WHAT WE ARE DOING

We are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Cyber Monitoring*** services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by CyberScout, a company that specializes in identity theft education and resolution. We have also worked with our IT provider to implement appropriate measures following this incident.

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: **<CODE HERE.>**

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

You are encouraged to remain vigilant against identity theft, including over the next twelve to twenty-four months, by regularly reviewing financial account statements and monitoring credit reports for suspicious activity, and to immediately report any unauthorized charges to the card issuer. The phone number to call is usually on the back of the credit or debit card. Any incidents of suspected identity theft may be reported to financial institutions and law enforcement.

In addition to the complimentary credit monitoring and fraud protection we are providing at no cost, under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting 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. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer reporting agency directly, either in writing, by mail or electronic communication through the credit reporting agency website, or by telephone. The consumer reporting agency shall provide, upon request and without unreasonable delay, a live representative of the consumer reporting agency to assist in dispute resolution whenever possible and practicable, or to the extent consistent with federal law. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is more than 7 years old, and must remove bankruptcy information only if it is more than 10 years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the 6 months preceding your request, or 2 years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any prescreening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number, or by contacting the agency through electronic communication or in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the credit reporting act.

You also have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who may access the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies:

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-866-836-6351

Experian

P.O. Box 4500
Allen, TX 75013
1-888-397-3742

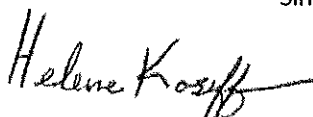
TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800

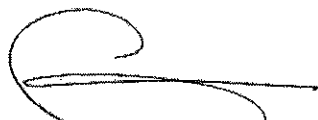
As an alternative to a security freeze, you have the right to place a "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies.

In closing, we recommend that you enroll in the complimentary credit monitoring and fraud protection services using the instructions referenced above, which service is at no cost to you. Should you have any questions or concerns regarding this matter, please do not hesitate to contact Ray Ciccone at 609-494-1181.

Sincerely,



Helene Koseff, CPA MBA



Raymond R. Ciccone, CPA MST CFF