# 14730

# TaxAct

FirstName LastName Address City, State Zip

#### **Notice of Data Security Incident**

# Dear FirstName:

We<sup>1</sup> are writing to notify you of a recent data security incident that may have affected some of your personal information stored in your TaxAct online account, including your name, address, Social Security number, bank account information, and other tax return information. We value and respect the privacy of your information, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information, and resources we are making available to help you.

We want you to know that we have taken steps to prevent a similar incident in the future. Additionally, although we believe misuse of your information is unlikely, we have arranged for you to receive identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare<sup>TM</sup>. With this protection, MyIDCare will help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity theft protection service. To enroll please visit <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> or call 1-800-939-4170 by April 30, 2020 and provide the following membership enrollment code:

# [EnrollmentCode]

Your 24 month MyIDCare membership will include the following:

- Single Bureau Credit Monitoring Monitors any changes reported by Experian Credit Bureau to your credit report.
- CyberScan Monitoring Monitors criminal websites, chat rooms, and bulletin boards for illegal selling or trading of their personal information.
- Access to the ID Experts Team Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- Complete Recovery Services Should you believe that you are a victim of identity theft, MyIDCare will work with you to assess, stop, and reverse identity theft issues.
- Identity Theft Insurance In the event of a confirmed identity theft, you may be eligible for coverage of up to \$1,000,000 with no deductible, subject to the terms of the policy.

### For more information:

If you have any questions or concerns, please call 319-536-3468 Monday through Friday, 9:00 a.m. -5:00 p.m. Central Time. Your trust is a top priority for TaxAct, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,

Renee Hiemstra

Vice President - Customer Care

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#### **Recommended Steps to Help Protect Your Information**

- 1. Website and Enrollment. Go to <a href="https://app.myidcare.com/account-creation/protect">https://app.myidcare.com/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- 3. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. 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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. 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 MyIDCare, notify them immediately by calling or by logging into the MyIDCare website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that 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 can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

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:

#### Credit Bureaus

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 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 19022-2000 www.transunion.com

It is necessary to contact only 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. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

- 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 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. There is no cost to freeze or unfreeze your credit files.
- **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.
- All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.