Common Cents Tax Services, Inc. C/O ID Experts PO Box 10697 Blacksburg, VA 24062



To Enroll, Please Call: 1-800-939-4170 Or Visit:

https://app.myidcare.com/accountcreation/protect Enrollment Code:

June 11, 2020

Notice of Data Breach

Dear

What Happened

Common Cents Tax Services, Inc. ("Common Cents") takes our security seriously. Some of our clients are employees, friends and family. We've always taken reasonable precautions to keep your information confidential including not using wireless devices in the office, ensuring hard copies of information are locked up when not being used, etc. On April 2, 2020 we discovered unauthorized access to our network environment. While we do not have any direct evidence that this group or individual (the "attacker") actually accessed, exported, or used this information, we are providing this notice and the free identity theft protection services described below to you out of an abundance of caution.

What Information Was Involved

The documents the attacker may have potentially accessed consisted of tax returns and certain other materials used by Common Cents to prepare those returns. These documents may have contained the name, date of birth, home address, phone number, social security number (or other tax identification number), and sensitive financial information.

What We Are Doing

We are implementing additional safeguards to improve the security of our network environment in order to reduce the chance that an incident like this occurs again in the future. While we do not have any evidence to suggest that your personal information was actually accessed, exported, or used by the attacker, we recognize that the information involved is sensitive and could be used to commit identity theft. In order to protect our clients and their identities, we are offering MyIDCareTM identity theft protection services through ID Experts® at no cost to you. MyIDCare services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance policy to reimburse you for identity theft-related costs, and fully managed identity theft recovery services.

What You Can Do

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-800-939-4170 or going to https://app.myidcare.com/account-creation/protect and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time. The deadline to enroll is April 30, 2021, and the 12 month term of MyIDCare services will begin upon your enrollment. MyIDCare representatives have been fully briefed on the incident and can answer questions or concerns you may have.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document.

Sincerely,

Rosa Kevitt

Common Cents Tax Preparation, Inc.

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(Enclosure)



Recommended Steps to help Protect your Information

- 1. Website and Enrollment. Go to https://app.myidcare.com/account-creation/protect 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. Telephone. Contact MyIDCare at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. 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 www.annualcreditreport.com 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.
- 5. 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. 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.

Credit Bureaus

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

6. 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. The credit reporting agencies will 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. To lift or remove the security freeze in order to allow a specific entity or individual access to your credit report, you must call or go online to each of the credit reporting agencies and provide proper identification (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 specific period of time you want the credit report available (if applicable). The credit reporting agencies will lift the security freeze either indefinitely or for the specified period of time.

- 7. You may want to apply for an Identity Theft Pin. For additional identity theft protection, you may want to consider applying for an Identity Theft Personal Identification Number ("PIN") with the IRS. Once you apply, the IRS will mail you a six-digit PIN each year that will be required in order to file a federal tax return electronically in your name for that year. To obtain a PIN, you can use IRS form 14039, available at https://www.irs.gov/pub/irs-pdf/f14039.pdf.
- **8. You can obtain additional information** from the following agencies about steps you can take to avoid identity theft. The FTC also encourages those who discover that their information has been misused to file a complaint with them. You may contact the FTC at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

9. Additional information: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident and to place a security freeze on their credit reports as described above. The owner of Common Cents Tax Preparation, Inc. is Clara Stone-Henry.

