

17114

«First_Name» «Last_Name»
«Address_1» «Address_2»
«City», «State» «Zip»

Date

NOTICE OF DATA BREACH

Dear «FIRST_NAME»:

Joseph J. Gormley, CPA values and respects your privacy and is committed to keeping your information confidential. Our commitment to these values includes notifying individuals if we believe that the confidentiality of their personal information may have been compromised. Accordingly, we are writing to advise you of a recent incident that may have involved some of your personal information. We take the privacy and protection of your personal information very seriously and highly recommend you carefully review the information contained in this letter to best protect yourself in the future.

What Happened?

On May 5, 2020, we were informed that our server experienced an intrusion. The intruder or intruders placed malware on our server and by doing so, may have gained access to our customers' names, addresses, social security numbers, tax returns, and information used to file tax returns. We retained outside vendors to evaluate our system and corrective action was immediately implemented. The investigation is continuing and we are unable to affirmatively confirm which files, if any, were actually accessed. Out of an abundance of caution, we are notifying those whose information was potentially accessed.

What Information Was Involved?

The information may have included names, addresses, social security numbers, tax returns, and information used to file tax returns.

What We Are Doing

Cyber-attacks continue to increase and evolve. For this reason, and to help prevent this type of incident in the future, we are actively enhancing our data security procedures. We have removed all malicious code on our system, enabled other cybersecurity layers of protection, and have implemented security upgrades to our system. We are currently in the process of communicating with all necessary consumer reporting and governmental agencies.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for eighteen (18) months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity

monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <<IDMonitoringURL>> to activate and take advantage of your identity monitoring services.

You have until <<Date>> to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

What You Can Do

- **Change your passwords** on any accounts that may have been breached and remember to use unique passwords across different accounts.
- **Remain vigilant and monitor your credit and identity** by reviewing your account statements and monitor credit reports for any 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 bureaus. 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.
- **Initiate a Fraud alert** which will warn lenders that you may have been a fraud victim. When you request a fraud alert be added with any of the three major credit bureaus, the bureau you contacted will notify the other two and alerts will be added with those bureaus as well. This extra precaution will notify any potential lenders that they should contact you before granting any new line of credit in your name. This fraud alert will stay on your credit report for 90 days, and you can renew the fraud alert when it expires.
- **Keep an eye on your financial accounts** by visiting your online bank and financial accounts, and setting up any alert features they may have. This may keep you notified of any unusual activity, should it occur.
- **Report** any suspected incidents of identity theft to local law enforcement, your state's attorney general, or the Federal Trade Commission.
- **Place a 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 below 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.

In order to request a security freeze, you may need to provide all the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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;

Other Important Information

For Residents of all States

- You may contact the three major credit bureaus via the following addresses, toll-free telephone numbers, and websites:

Equifax
 1-800-525-6285
 P.O. Box 740241
 Atlanta, GA 30348-5069
www.equifax.com

Experian
 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

- You may contact the Federal Trade Commission ("FTC") via the following address, toll-free telephone number, and website:

Federal Trade Commission
 Consumer Response Center
 600 Pennsylvania Ave., NW
 Washington, DC 20580
 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261
<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>

For residents of Connecticut

You may contact and obtain information from your state attorney general at:

Connecticut Attorney General's Office
 165 Capitol Avenue
 Hartford, CT 06106
 (860) 808-5318
www.ct.gov/ag

For residents of the District of Columbia

You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. You can contact the District of Columbia Attorney General at:

Office of the Attorney General for the District of Columbia
441 4th Street NW
Suite 1100 South
Washington, D.C. 20001
(202) 727-3400
www.oag.dc.gov

For residents of Iowa

State law advises you to report any suspicious incidents of identity theft to local law enforcement or to the Attorney General. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowa.gov/government/ag

For residents of Maryland

You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. You can contact the Maryland Attorney General at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

For residents of Massachusetts

If you are a resident of Massachusetts, note that pursuant to Massachusetts law, you have the right to file and obtain a copy of a police report. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge.

For residents of New Mexico

You have rights under the federal Fair Credit Reporting Act that include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about your rights under the Fair Credit Reporting Act, visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

For residents of New York

You may obtain more information on identify theft from the FTC, the New York Attorney General's office, or the New York Department of State Division of Consumer Protection at:

Office of the Attorney General
The Capitol
Albany, New York 12224
(800) 771-7755
<http://www.ag.ny.gov/home.html>
<http://www.ftc.gov/idtheft>

New York Department of State
Division of Consumer Protection
One Commerce Plaza
99 Washington Avenue
Albany, NY 12231
(518) 474-8583
<https://www.dos.ny.gov>

For residents of North Carolina

You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. The North Carolina Attorney General's Office can be reached at:

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.gov>

For residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General and the FTC. The Oregon Attorney General's Office can be reached at:

Oregon Department of Justice
Office of the Attorney General
1162 Court St. NE
Salem, OR 97301
(877) 877-9392
<https://www.doj.state.or.us>

For residents of Rhode Island

Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze. You may contact and obtain information from your state attorney general at:

Rhode Island Attorney General's Office
150 South Main Street

Providence, RI 02903
(401) 274-4400
www.riag.ri.gov

For residents of Vermont

If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at (802) 656-3183 (800-649-2424 toll free in Vermont only).

For residents of West Virginia

You also have the right to place a security freeze on your credit report by contacting each of the credit bureaus listed above. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (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; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer-reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft and you have submitted a valid police report relating to the identity theft incident to the consumer-reporting agency.

For More Information

We have retained Kroll to assist with our notification. We sincerely regret any inconvenience or concern this matter may cause you. If you have questions or need assistance, please call XXX-XXX-XXXX from 8:00 a.m. to 5:30 p. m. CST, Monday through Friday.

We sincerely regret that this unfortunate incident occurred. We are committed to protecting your personal information, and we hope this information will be useful to you.

Sincerely,

Joseph J. Gormley, CPA



A Division of
DUFF & PHELPS

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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 - **Initiate a Fraud alert** which will warn lenders that you may have been a fraud victim. When you request a fraud alert be added with any of the three major credit bureaus, the bureau you contacted will notify the other two and alerts will be added with those bureaus as well. This extra precaution will notify any potential lenders that they should contact you before granting any new line of credit in your name. This fraud alert will stay on your credit report for 90 days, and you can renew the fraud alert when it expires.
 - **Keep an eye on your financial accounts** by visiting your online bank and financial accounts, and setting up any alert features they may have. This may keep you notified of any unusual activity, should it occur.
 - **Report** any suspected incidents of identity theft to local law enforcement, your state's attorney general, or the Federal Trade Commission.
 - **Place a 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 below 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.
- In order to request a security freeze, you may need to provide all the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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;

Other Important Information

For Residents of all States

- You may contact the three major credit bureaus via the following addresses, toll-free telephone numbers, and websites:

Equifax
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30348-5069
www.equifax.com

Experian
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

- You may contact the Federal Trade Commission ("FTC") via the following address, toll-free telephone number, and website:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave., NW
Washington, DC 20580
1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261
<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>

For residents of Connecticut

You may contact and obtain information from your state attorney general at:

Connecticut Attorney General's Office
165 Capitol Avenue
Hartford, CT 06106
(860) 808-5318
www.ct.gov/ag

For residents of the District of Columbia

You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. You can contact the District of Columbia Attorney General at:

Office of the Attorney General for the District of Columbia
441 4th Street NW
Suite 1100 South
Washington, D.C. 20001
(202) 727-3400
www.oag.dc.gov

For residents of Iowa

State law advises you to report any suspicious incidents of identity theft to local law enforcement or to the Attorney General. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowa.gov/government/ag

For residents of Maryland

You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. You can contact the Maryland Attorney General at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

For residents of Massachusetts

If you are a resident of Massachusetts, note that pursuant to Massachusetts law, you have the right to file and obtain a copy of a police report. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge.

For residents of New Mexico

You have rights under the federal Fair Credit Reporting Act that include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about your rights under the Fair Credit Reporting Act, visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov

For residents of New York

You may obtain more information on identify theft from the FTC, the New York Attorney General's office, or the New York Department of State Division of Consumer Protection at:

Office of the Attorney General
The Capitol
Albany, New York 12224
(800) 771-7755
<http://www.ag.ny.gov/home.html>
<http://www.ftc.gov/idtheft>

New York Department of State
Division of Consumer Protection
One Commerce Plaza
99 Washington Avenue
Albany, NY 12231
(518) 474-8583
<https://www.dos.ny.gov>

For residents of North Carolina

You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. The North Carolina Attorney General's Office can be reached at:

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.gov>

For residents of Oregon

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General and the FTC. The Oregon Attorney General's Office can be reached at:

Oregon Department of Justice
Office of the Attorney General
1162 Court St. NE
Salem, OR 97301
(877) 877-9392
<https://www.doj.state.or.us>

For residents of Rhode Island

Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze. You may contact and obtain information from your state attorney general at:

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¹ Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.