

17828



Lori A. Hall, C.P.A.  
Teresa M. Noble, C.P.A.  
Dustin P. Druce, C.P.A.

Hall, Noble & Druce, P.C.

CERTIFIED PUBLIC ACCOUNTANTS

220 B Street / P. O. Box 970  
Rock Springs, WY 82902-0970

Telephone (307) 362-6631  
Fax (307) 362-6639

**NAME**

**ADDRESS**

**September 28, 2020**

**Verification/Enrollment Code: XXXXXXXXXXXX**

As a Hall, Noble & Druce, P. C. ("HND") client, we are contacting you to follow up on the preliminary letter we sent in July. As we advised earlier, Hall, Noble & Druce, P. C. ("HND") experienced a cybersecurity attack that may have involved your personal information. Our investigation into the incident has determined that unauthorized persons accessed portions of our systems that contain client personal information. However, at this time, we are unable to confirm whether your information was affected. We take the privacy and security of your personal information seriously and we regret any concern this incident may cause you. Please note that we filed a police report with the Rock Springs, Wyoming Police Department. Under Massachusetts law you have a right to obtain any police report filed in regard to this incident.

Since the incident occurred, we have worked diligently to review what happened. We will continue to assess our security policies and procedures and implement precautions and safeguards as necessary to prevent future incidents. Outlined below are steps you can take to protect yourself.

As an added safeguard, we are providing an opportunity to enroll in a 18 months of online credit monitoring service (myTrueIdentity), at no cost to you. The service is provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. Please see below for additional information. **The enrollment deadline is December 31, 2020.**

#### How to Enroll

To enroll in this service, go to the myTrueIdentity website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code listed above and follow the three steps to receive your credit monitoring service online within minutes.

You can sign up for the online credit monitoring service anytime between now and December 31, 2020. **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, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain 18 months of unlimited access to your TransUnion credit report and credit score.

The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.

The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have any questions about enrollment, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422.

If you believe you may be a victim of identity theft, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code XXXXXX to speak to a TransUnion representative about your identity theft issue.

#### Additional Precautions

As with any data incident, we recommend you remain vigilant by doing all of the measures listed below. Please see the section Additional Actions to Help Reduce Your Chances of Identity Theft at the end of this letter for details on implementing these measures.

- Review your personal account statements;
- Monitor free credit reports;
- Report any suspicious activity on your account to the company or financial institution; and
- Immediately report any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

We take the privacy and security of your personal information seriously and we regret any concern and inconvenience this incident may cause you. We continue to assess and modify our privacy and security policies and procedures to prevent similar situations from occurring. Should you have any questions about this incident, please call (307) 362.6631.

Sincerely,

Lori A. Hall, C. P. A.  
Hall, Noble & Druce, P. C.

## **Additional Actions to Help Reduce Your Chances of Identity Theft**

We recommend that you remain vigilant and consider taking one or more of the following steps to avoid identity theft, obtain additional information, and protect your personal information:

### **1. Place a 90 Day Fraud Alert on Your Credit File**

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. You can add a fraud alert statement to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. You only need to contact one of the three agencies listed below and your request will be shared with the other two agencies. To place a 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or call the auto fraud line at 1-877-478-7625, and follow the simple prompts. This fraud alert will remain on your credit file for 90 days.

### **2. Place a Security Freeze on Your Credit**

Massachusetts law allows consumers to place a security freeze on their credit reports, free of charge. If you are concerned about becoming a victim of security fraud or identity theft, a security freeze might be right for you. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

#### **Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

#### **Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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 identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

### 3. Order Your Free Annual Credit Reports

To order a free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 2390	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(866) 510-4211	(866) 751-1323	(800) 888-4213
<a href="mailto:psol@equifax.com">psol@equifax.com</a>	<a href="mailto:databreachinfo@experian.com">databreachinfo@experian.com</a>	<a href="https://tudatabreach.tnwreports.com/">https://tudatabreach.tnwreports.com/</a>
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com/">www.experian.com/</a>	<a href="http://www.transunion.com">www.transunion.com</a>

### 4. Manage Your Personal Information

Take steps that include: carrying only essential documents with you, be aware of with whom you share your personal information, and shred receipts, statements, and other sensitive information.

### 5. Use Tools from Credit Providers:

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

### 6. Obtain More Information about Identity Theft and Ways to Protect Yourself

If you suspect or know that you are the victim of identity theft, you can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. The Federal Trade Commission hotline: 877-436-4338, TTY 866-653-4261, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue  
NW Washington, DC 20580

You may also contact the Massachusetts Office of Attorney General at  
<http://www.mass.gov/ago/contact-us.html>  
One Ashburton Place  
Boston, MA 02108-1518  
Phone: (617) 727-2200  
TTY: (617) 727-4765



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**September 28, 2020**

**Activation/Enrollment Code: XXXXXXXXXXXX**

As a Hall, Noble & Druce, P. C. ("HND") client, we are contacting you to follow up on the preliminary letter we sent in July to your parent or guardian. As we advised earlier, Hall, Noble & Druce, P. C. ("HND") experienced a cybersecurity attack that may have involved your personal information. Our investigation into the incident has determined that unauthorized persons accessed portions of our systems that contain client personal information. However, at this time we have been unable to confirm whether your information was affected. We take the privacy and security of your personal information seriously and we regret any concern this incident may cause you. Please note that we filed a police report with the Rock Springs, Wyoming Police Department. Under Massachusetts law you have a right to obtain any police report filed in regard to this incident.

Since the incident occurred, we have worked diligently to review what happened. We will continue to assess our security policies and procedures and implement precautions and safeguards as necessary to prevent future incidents. Outlined below are steps you can take to protect yourself.

As an added precaution, we have arranged for twenty-four months of free identity monitoring to be made available to you. Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's Equifax credit file.

- If no SSN match is found and no Equifax credit file exists, Equifax will create an Equifax credit file in the minor's name and immediately "lock" the Equifax credit file. This will prevent access to the minor's Equifax credit file in the future. If Equifax receives a request for your minor's Equifax credit report, you will receive an email alert.
- If there is a match and an Equifax credit file exists, Equifax will immediately "lock" the file and alert you to activity against the file, such as an attempt to open a new line of credit.
- The minor's Equifax credit file will be locked for twenty four months from date of activation. After that time, the minor's Equifax credit file will be deleted from our credit database if it contains no credit data.

## Enrollment Instructions

To enroll in Equifax Child Identity Monitoring go to [http://myservices.equifax.com/efx1\\_brminor](http://myservices.equifax.com/efx1_brminor) and follow the instructions below. **The enrollment deadline is December 31, 2020.**

- 1. Welcome Page:** Enter the Activation Code provided at the top of this page and click the "Submit" button.
- 2. Register:** Complete the form with **THE PARENT'S** contact information first (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept the Terms of Use and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.
- 6. Click the orange button "Enroll Child"** to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from the account. You may then re-enroll the minor with the correct SSN.
- 7. Check the box** confirming you are the child's parent or guardian.
- 8. Click "Submit"** to enroll your child.

As with any data incident, we recommend you remain vigilant by doing all of the measures listed below. Please see the section **Additional Actions to Help Reduce Your Chances of Identity Theft** for details about implementing these measures.

- Review your personal account statements;
- Monitor free credit reports;
- Report any suspicious activity on your account to the company or financial institution; and
- Immediately report any fraudulent activity or suspected identity theft to your local law enforcement, state attorney general, and/or the Federal Trade Commission.

We take the privacy and security of your personal information seriously and we regret any concern and inconvenience this incident may cause you. Should you have any questions about this incident, please call (307) 362-6631.

Sincerely,

Lori A. Hall, C. P. A.  
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Allen, TX 75013

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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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

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Equifax	Experian	TransUnion
P.O. Box 740256	P.O. Box 2390	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
(866) 510-4211	(866) 751-1323	(800) 888-4213
<a href="mailto:psol@equifax.com">psol@equifax.com</a>	<a href="mailto:databreachinfo@experian.com">databreachinfo@experian.com</a>	<a href="https://tudatabreach.tnwreports.com/">https://tudatabreach.tnwreports.com/</a>
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com/">www.experian.com/</a>	<a href="http://www.transunion.com">www.transunion.com</a>

### 4. Manage Your Personal Information

Take steps that include: carrying only essential documents with you, be aware of with whom you share your personal information, and shred receipts, statements, and other sensitive information.

### 5. Use Tools from Credit Providers:

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

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Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue  
NW Washington, DC 20580

You may also contact the Massachusetts Office of Attorney General at <http://www.mass.gov/ago/contact-us.html>

One Ashburton Place  
Boston, MA 02108-1518  
Phone: (617) 727-2200  
TTY: (617) 727-4765