

Additional 17272



October 6, 2020

Re: Notice of Data Security Incident

Dear ,

I am writing to provide you with information about a recent data security incident that may have impacted your personal information. At Blum Shapiro & Company, P.C., we strive to maintain the trust of our clients by demonstrating our commitment to the security of all information within our possession. That is why I am writing to notify you of this incident, to offer you complimentary NortonLifeLock credit monitoring and identity theft restoration services, and to inform you about steps that can be taken to help safeguard your personal information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. This should be provided at no charge. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788, Atlanta, GA 30348, 1-888-298-0045,

www.equifax.com

Experian Security Freeze

P.O. Box 9701, Allen, TX 75013, 1-888-397-3742,

www.experian.com/freeze/center.html

TransUnion Security Freeze

P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872,

freeze.transunion.com

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

- 1. Your full name and any suffixes;
- 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; and
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

If you request a security freeze by phone or online, the consumer reporting agencies must put the freeze in place within one (1) business day. If you request a security freeze by mail, the consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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), password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To remove or temporarily lift the security freeze, you must request that the consumer reporting agency remove or lift the security freeze. You may submit the request by secure electronic means, by telephone, or by mail. You will be required to include proper identification in the request (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. If the request is made by telephone or secure electronic means, the consumer reporting agencies have one (1) hour after receiving the request to lift the security freeze. If the request is made by mail, the consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze to accommodate the request.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the three national consumer reporting agencies using the contact information on the next page. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

You can follow the recommendations on the following page to help protect your personal information, including by enrolling in the complimentary two-year credit monitoring and identity theft protection we are offering through LifeLock. To enroll in these free services, please call (866) 877-9296. To receive these services, you must be over the age of 18, 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. Please note, the deadline to enroll is December 31, 2020.

If you have questions about this letter or need assistance, please contact (866) 877-9296, available twenty-four hours a day, sever days awee. Our representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

We take your trust in us and this matter very seriously and we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Joseph A. Kask

Chief Executive Officer

blumshapiro

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

TransUnion	Experian	Equifax	Free Annual Report
P.O. Box 1000	P.O. Box 2002	P.O. Box 740241	P.O. Box 105281
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374	Atlanta, GA 30348
1-800-916-8800	1-888-397-3742	1-866-349-5191	1-877-322-8228
www.transunion.com	www.experian.com	www.equifax.com	annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state. Residents of North Carolina can obtain more information using the contact below

Federal Trade Commission 600 Pennsylvania Ave, NW	Maryland Attorney General 200 St. Paul Place	North Carolina Attorney General 9001 Mail Service Center	Rhode Island Attorney General 150 South Main Street
Washington, DC 20580 consumer ftc.gov, and	Baltimore, MD 21202 oag.state.md.us	Raleigh, NC 27699	Providence, RI 02903 www.riag.ri.gov
www.ftc.gov/idtheft 1-877-438-4338	1-888-743-0023	1-877-566-7226	401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fora.pdf.

Blum Shapiro & Company, P.C. has retained NortonLifeLock, Inc. to provide you with 24-Months of complimentary LifeLock Defender™ Preferred identity theft protection.

To activate your membership online and get protection at no cost to you:

- 1. In your web browser, go directly to www.LifeLock.com. Click on the yellow "START MEMBERSHIP" button (do not attempt registration from a link presented by a search engine).
- 2. You will be taken to another page where, <u>below the FOUR protection plan boxes</u>, you may enter the **Promo Code: LWBBSC2009** and click the "APPLY" button.
- 3. On the next screen, enter your **Member ID:** and click the **"APPLY"** button.
- Your complimentary offer is presented. Click the red "START YOUR MEMBERSHIP" button.
- 5. Once enrollment is completed, you will receive a confirmation email (be sure to <u>follow ALL</u> directions in this email).

Alternatively, to activate your membership over the phone, please call: (866) 877-9296.

You will have until December 31st, 2020 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Defender™ Preferred membership includes:

- ✓ Primary Identity Alert System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring*
- ✓ Norton[™] Security Deluxe² (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000†††
- ✓ Personal Expense Compensation up to \$25,000^{†††}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{†††}
- ✓ U.S-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores^{1**}
 The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- √ Three-Bureau Credit Monitoring¹
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts^{†**}

¹If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

2 Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

**These features are not enabled upon enrollment. Member must take action to get their protection.

TH Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.