

Hart & Patterson Financial Group
19 Research Drive
Amherst, MA 01002



October 29, 2020

«Full_Name» «ID»
«Address_1»
«Address_2»
«City», «State» «Zip»

Dear «Full_Name»:

Hart & Patterson values and respects the privacy of your information, which is why we are writing as soon as possible to advise you of a recent data security incident. We learned on September 29, 2020 that some of your information could have been viewed by an unauthorized third party who gained access to one employee email account. We have no reason to believe that your information was viewed or misused to commit fraud or identity theft; however, we are providing information on the incident and guidance on how you can protect yourself.

Upon learning of the incident, we immediately reset the password of the impacted email account to prevent further access. We then retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email account, and to confirm the security of our email and computer systems. They determined that the employee email account was accessed on June 11, 2020 for a period of hours. On September 29, 2020, our investigation determined that the impacted email account contained your name and Social Security number. The compromise was solely restricted to one employee email account. The incident had no impact on Hart & Patterson's computer networks or other internal systems.

We do not know if any of your personal information was viewed or acquired by the unauthorized third party, and we are not aware of any instances of identity theft as a result of this incident. We are nevertheless offering you a complimentary two-year membership of Experian IdentityWorks Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Experian IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on Experian IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We have always been committed to working with most secure systems available and will continue to work diligently with our IT partners to prevent anything like this from happening again. For further information and assistance, please call 1-844-999-0123 from 8:00 a.m. to 5:00 p.m. EST.

Sincerely,

Two handwritten signatures are present. The first signature, on the left, is 'Vikki Lenhart' in a cursive script. The second signature, on the right, is 'S. Patterson' in a more stylized cursive script.

Vikki Lenhart and Susan Patterson
Partners
Hart & Patterson Financial Group

Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a **complimentary** two-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. **ENROLL** by: **January 19, 2021** (Your code will not work after this date.)
2. **VISIT** the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/3bcredit>
3. **PROVIDE** the **Activation Code**: «Credit_Monitoring»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **B005777** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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. The District of Columbia and Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge. 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze
1-888-298-0045
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide 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.); and
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.

The credit 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) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include 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 identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include 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 three (3) business days after receiving your request to remove the security freeze.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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 can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

District of Columbia Residents: District of Columbia residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at 441 4th Street, NW, Washington, DC 20001, 202-727-3400, oag@dc.gov, <https://oag.dc.gov/>.

Hart & Patterson Financial Group
19 Research Drive
Amherst, MA 01002



October 29, 2020

To the Parent or Guardian of: «ID»
«Full_Name»
«Address_1» «Address_2»
«City», «State» «Zip»

Dear Parent or Guardian of «Full_Name»:

Hart & Patterson values and respects the privacy of your minor's information, which is why we are writing as soon as possible to advise you of a recent data security incident. We learned on September 29, 2020 that some of your minor's information could have been viewed by an unauthorized third party who gained access to one employee email account. We have no reason to believe that your minor's information was viewed or misused to commit fraud or identity theft; however, we are providing information on the incident and guidance on how you can protect your minor.

Upon learning of the incident, we immediately reset the password of the impacted email account to prevent further access. We then retained a leading forensic security firm to investigate and conduct a comprehensive search for any personal information in the impacted email account, and to confirm the security of our email and computer systems. They determined that the employee email account was accessed on June 11, 2020 for a period of hours. On September 29, 2020, our investigation determined that the impacted email account contained your minor's name and Social Security number. The compromise was solely restricted to one employee email account. The incident had no impact on Hart & Patterson's computer networks or other internal systems.

We do not know if any of your minor's personal information was viewed or acquired by the unauthorized third party, and we are not aware of any instances of identity theft as a result of this incident. We are nevertheless offering your minor a complimentary two-year membership of Experian IdentityWorks Minor Plus. This product helps detect possible misuse of your minor's personal information and provides your minor with identity protection services focused on immediate identification and resolution of identity theft. Experian IdentityWorks Minor Plus is completely free to your minor and enrolling in this program will not hurt your minor's credit score. **For more information on Experian IdentityWorks Minor Plus, including instructions on how to activate your minor's complimentary two-year membership, please see the additional information provided in this letter.**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. We have always been committed to working with most secure systems available and will continue to work diligently with our IT partners to prevent anything like this from happening again. For further information and assistance, please call 1-844-999-0123 from 8:00 a.m. to 5:00 p.m. EST.

Sincerely,

Two handwritten signatures in black ink. The first signature is "Vikki Lenhart" and the second is "Susan Patterson".

Vikki Lenhart and Susan Patterson
Partners
Hart & Patterson Financial Group

Activate IdentityWorks Minor Plus

To help protect your minor's identity, we are offering a **complimentary** two-year membership of Experian IdentityWorksSM Minor Plus. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance, and identity theft insurance at no cost.

Activate IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: **January 19, 2021** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the **Activation Code: «Credit_Monitoring»** and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **B005778** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your minor's membership today at <https://www.experianidworks.com/minorplus> or call 877-288-8057 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your minor's account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your minor's state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your minor is 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. A security freeze can be placed without any charge. 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 minor's 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 minor's credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

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Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

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

1. Your minor's full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If your minor has moved in the past five (5) years, provide the addresses where your minor has 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.); and
7. If your minor is 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 three (3) business days after receiving your request to place a security freeze on your minor's 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) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your minor's credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include 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 identities of those entities or individuals you would like to receive your minor's credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include 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 three (3) business days after receiving your request to remove the security freeze.

Credit Reports: You may obtain a free copy of your minor's credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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 can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your minor's credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your minor's credit report or for general inquiries is as follows:

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P.O. Box 9554
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your minor's credit report. A fraud alert is free and will stay on your minor's credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your minor's report and requests that the creditor contact you prior to establishing any new accounts in your minor's name. To place a fraud alert on your minor's credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.