

18378



«FIRST_NAME» «MIDDLE_NAME» «LAST_NAME» «SUFFIX»
«ADDRESS_LINE» «ADDRESS_LINE_2»
«CITY», «STATE» «ZIP_CODE»

12/21/2020

Dear «FIRST_NAME»:

At the Costner Law Office and Ark Title Group, we understand the importance of protecting the personal information we maintain. I am writing to inform you of an incident that may have involved some of your information, including your «Variable_Data» This letter explains some steps you can take in response.

We encourage you to remain vigilant for incidents of fraud or identity theft by reviewing your account statements for any unauthorized activity. If you see charges or activity you did not authorize, we suggest that you contact your financial institution immediately. As an added precaution, we have secured the services of CyberScout to provide Identity Monitoring and Fraud Resolution services at no cost to you for two years. **For more information on the Identity Monitoring and Fraud Resolution services, including instructions on how to activate your complimentary two-year membership, as well as some additional steps you can take in response, please see the additional information provided in the following pages.**

We regret that this occurred and apologize for any inconvenience. To further protect personal information, we are taking steps to enhance our existing security protocols and re-educating our staff for awareness on these types of incidents. If you have any questions, please call 1-800-405-6108, Monday through Friday between 8:00 a.m. and 5:00 p.m. Eastern Time. Additionally, if you are a current client of the Costner Law Office, please see the information for clients on the following page, including a consent form that we request you return to our office.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Portone", is enclosed in a rectangular box.

Dan Portone
Partner

Additional Information For Current Clients of Costner Law

As you know, your legal matter is still pending, and we are your current attorneys of record. If you were to suffer harm as a result of this incident, you may have a potential claim against us relating to this theft. This could give rise to a potential concern that our handling of your legal matter could be materially limited. However, we do not believe that this incident raises any risk that our representation of you will be materially limited in any way. We believe that we can continue to represent you zealously. Nevertheless, we ask that you consider whether you have any questions you would like to ask us about any of these issues.

You may also wish to consult with independent counsel to advise you about what your rights and/or remedies may be relating to this matter, as well as to advise you as to your choice of counsel, whether you wish to continue with our firm's representation of you as it currently stands ("as is"), or to make changes in our representation, such as by adding additional counsel from outside this firm or by changing your attorney representation to another firm altogether. You are not obligated to take any of these steps if you do not wish to, but we do want you at least to think about them. We will, of course, do whatever we reasonably can to work with you on whatever choice you make.

If you are willing to proceed with our representation of you "as is," please sign the following consent and return it to us for our files. If you have any questions or would like to discuss any potential changes, please let us know at your earliest convenience. Please feel free to discuss your questions with independent counsel before returning your signature.

CONSENT

By this letter, Costner Law Office has explained to me the potential conflict of interest, as referenced in this letter, and has informed me of the possible consequences of these conflicts. I understand that I have the right to and have been encouraged to consult with independent counsel before signing this consent, and I acknowledge that I have been given sufficient time to do so. Notwithstanding the foregoing, I hereby consent and agree to continue to be represented by Costner Law Office on the same basis and subject to the same terms and conditions as in the past.

Date: _____

Signed: _____

Information about Identity Monitoring and Fraud Resolution Services

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please navigate to: <https://www.myidmanager.com>

If prompted, please provide the following unique code to gain access to services: **«Enrollment Code»** Once registered, you can access Monitoring Services by selecting the “Use Now” link to fully authenticate your identity and activate your services. **Please ensure you take this step to receive your alerts.**

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

For guidance with the CyberScout services, or to obtain additional information about these services during or after enrollment, please call the CyberScout help line 1-800-405-6108 from 8:00 am to 5:00 pm Eastern time, Monday through Friday and supply your unique code.

Additional Information about Identity Monitoring and Fraud Resolution Services

We are providing you with access to **Triple Bureau Credit Monitoring** services at no charge. Services are for 24 months from the date of enrollment. When changes occur to your Experian credit file, notification is sent to you the same day the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access remediation support from a CyberScout Fraud Investigator. In order for you to receive the monitoring service described above, you must enroll within 90 days from the date of this letter.

Proactive Fraud Assistance. For sensitive breaches focused on customer retention, reputation management, or escalation handling, CyberScout provides unlimited access during the service period to a fraud specialist who will work with enrolled notification recipients on a one-on-one basis, answering any questions or concerns that they may have. Proactive Fraud Assistance includes the following features:

- Fraud specialist-assisted placement of fraud alert, protective registration, or geographical equivalent, in situations where it is warranted.
- After placement of a Fraud Alert, a credit report from each of the three (3) credit bureaus is made available to the notification recipient (United States only).
- Assistance with reading and interpreting credit reports for any possible fraud indicators.
- Removal from credit bureau marketing lists while Fraud Alert is active (United States only).
- Answering any questions individuals may have about fraud.
- Provide individuals with the ability to receive electronic education and alerts through email. (Note that these emails may not be specific to the recipient’s jurisdiction/location.)

Identity Theft and Fraud Resolution Services. Resolution services are provided for enrolled notification recipients who fall victim to an identity theft as a result of the applicable breach incident. ID Theft and Fraud Resolution includes, but is not limited to, the following features:

- Unlimited access during the service period to a personal fraud specialist via a toll-free number.
- Creation of Fraud Victim affidavit or geographical equivalent, where applicable.
- Preparation of all documents needed for credit grantor notification, and fraud information removal purposes.
- All phone calls needed for credit grantor notification, and fraud information removal purposes.
- Notification to any relevant government and private agencies.
- Assistance with filing a law enforcement report.
- Comprehensive case file creation for insurance and law enforcement.

- Assistance with enrollment in applicable Identity Theft Passport Programs in states where it is available and in situations where it is warranted (United States only).
- Assistance with placement of credit file freezes in states where it is available and in situations where it is warranted (United States only); this is limited to online-based credit freeze assistance.
- Customer service support for individuals when enrolling in monitoring products, if applicable.
- Assistance with review of credit reports for possible fraudulent activity.
- Unlimited access to educational fraud information and threat alerts. (Note that these emails may not be specific to the recipient's jurisdiction/location.)

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com

- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Additional information for residents of the following states:

Massachusetts: Under Massachusetts 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, as described above. You may contact and obtain information from your state attorney general at:

Office of the Massachusetts Attorney General, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html