

18774

LIGHT TOWER FINANCIAL STRATEGIES LETTERHEAD

[January XX 2021]

[Client Name]

[Street Address]

[City, State, and Zip Code]

Dear [Client Name],

I'm writing to let you know about a data privacy incident that may have involved your personal information. Light Tower Financial Strategies values your business and takes the privacy of your information very seriously. We deeply regret this happened and want to provide you with complimentary credit and identity monitoring services and to provide information about how you can protect your personal information.

Light Tower Financial Strategies has secured the services of Kroll to provide identity monitoring at no cost to you for 18 months. Kroll is a global leader in risk mitigation and response, and its team has extensive experience helping people who have sustained an unintentional exposure of confidential data. The package includes the following benefits:

- Credit Monitoring
- Fraud Consultation
- Identity Theft Restoration

To take advantage of this offer, please contact me by email or phone.

If you have any questions or concerns, please contact me at 978.943.6393 between [TIME RANGE].

Sincerely,

Rebecca Linhart, AIF®, CeFT®

## How to Protect Your Personal Information

Under Massachusetts law, you have the right to obtain any police report filed regarding 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 you to place a security freeze on your credit reports, free of charge. This will prohibit credit reporting agencies from releasing any information from your credit report without written authorization. Please be aware, however, 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. A consumer reporting agency cannot charge you for this service.

To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail, 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  
800.685.1111  
[www.equifax.com](http://www.equifax.com)

### Experian Security Freeze

P.O. Box 9701  
Allen, TX 75013  
888.397.3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### TransUnion Security Freeze

P.O. Box 105788  
Atlanta, GA 30348  
888.909.8872  
[freeze.transunion.com](http://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 years, 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) A copy of either the police report, investigative report, or complaint to a law enforcement agency if you are the victim of identity theft

The consumer reporting agencies have three 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 business days and provide you with a unique personal identification number (PIN), password, or both so you can authorize 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 consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specific period of time.

To remove the security freeze, you must send a written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

To determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877.322.8228. You may also request information about how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. We recommend that you remain vigilant by reviewing your account statements and credit reports closely and notifying your other financial institutions. 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).

You may also contact the FTC to learn more about how to prevent identity theft by visiting [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or calling 877.438.4338.