

19848



To Enroll, Please Call:  
1-800-939-4170  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code:  
<<XXXXXXXXXX>>

C/O IDX  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

February 24, 2021

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

We are writing in order to inform you of an incident that may have exposed your sensitive personal information. We take the security of your personal information seriously and want to provide you with information and resources you can use to protect your information.

What Happened and What Information was Involved:

As you likely know, Nagel & Padilla, LLC is a business advisory and accounting firm located in Ashland, Oregon.

On September 10, 2020, Nagel & Padilla, LLC detected suspicious activity within one of its business email accounts. Nagel & Padilla, LLC immediately engaged third-party forensic specialists to assist Nagel & Padilla, LLC in its analysis of any unauthorized activity. Through this investigation, it was determined that this business email account was compromised by an unauthorized third party. The extent and duration of the compromise was limited, and we have found no evidence that any personal information has been specifically accessed for misuse. It is possible, however, that the unauthorized party could have viewed your full name, mailing address, date of birth, in combination with your social security number and/or identification number.

We have found no evidence that your information has been specifically accessed for misuse. Furthermore, the investigation also gleaned that the unauthorized activity was most likely in furtherance of separate financial gain, which was not related to any of your sensitive information. A review of the activity of the unauthorized actor did not reveal any specific access to your personal information.

As of this writing, Nagel & Padilla, LLC has not received any reports of related identity theft since the date of the incident (September 10, 2020 to present).

What We Are Doing:

Upon detecting this incident, we moved quickly to initiate our incident response, which included conducting an investigation with the assistance of third-party forensic specialists and confirming the security of Nagel & Padilla, LLC's email environment. Nagel & Padilla, LLC has reviewed and altered our policies and procedures relating to the security of our email environment.

We value the safety of your personal information and are therefore offering credit monitoring and identity theft protection services through ID Experts Corp. ("IDX"). IDX's services include: at least 12 months of credit monitoring and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do:

We encourage you to contact IDX with any questions and to enroll in free IDX services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX is available Monday through Friday from 6 am – 6pm Pacific Time. Please note the deadline to enroll is May 24, 2021.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information:

Enclosed hereto you will find additional information regarding the resources available to you, and the steps that you can take to further protect your personal information.

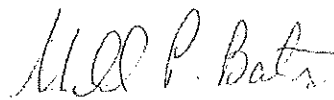
We recognize that you may have questions not addressed in this letter. If you have additional questions, please call IDX services at 1-800-939-4170.

Nagel & Padilla, LLC values the security of your personal data, and we apologize for any inconvenience that this incident has caused.

Sincerely,



Glenn M. Cunningham, CPA, PFS, CFP®, CGMA  
Principal, Nagel & Padilla, LLC  
Certified Public Accountants and Business Advisors



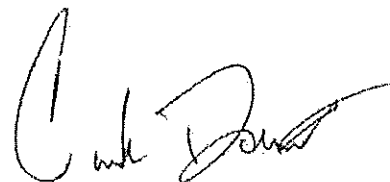
Michael P. Bates, EA, LTC  
Principal, Nagel & Padilla, LLC  
Certified Public Accountants and Business Advisors



Thom M. Hepford, CPA  
Principal, Nagel & Padilla, LLC  
Certified Public Accountants and Business Advisors



Kyra Yeager, EA, LTP  
Principal, Nagel & Padilla, LLC  
Certified Public Accountants and Business Advisors



Cassandra Dexter, CPA, CFP®  
Principal, Nagel & Padilla, LLC  
Certified Public Accountants and Business Advisors

### Additional Important Information

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:** It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:**

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, [www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov)

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

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224, 1-800-771-7755, <https://ag.ny.gov/consumer-frauds/identity-theft>

**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

### **For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be

legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348  
[https://www.equifax.com/personal/  
credit-report-services/credit-freeze/](https://www.equifax.com/personal/credit-report-services/credit-freeze/)  
800-525-6285

**Experian Security Freeze**

P.O. Box 9554 Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
888-397-3742

**TransUnion (FVAD)**

P.O. Box 2000 Chester,  
PA 19022  
[freeze.transunion.com](http://freeze.transunion.com)  
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.