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CERTIFIED PUBLIC ACCOUNTANT

<Date>

<First Name> <Last Name>
<Address>
<City>, <State> <Zip>

Dear <First Name> <Last Name>:

We value transparency, your business, our relationship, and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that involves 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 the report.

Also, we are offering a complimentary eighteen (18) month membership through CyberScout's Triple Bureau Credit Monitoring/Triple Bureau Credit Report and Score* services, access to a Fraud Specialist and remediation support in the event that you become a victim of fraud. These services will be available to you at no charge for eighteen (18) months and will begin as soon as you complete your registration. When changes occur to your Experian, TransUnion or Equifax credit files, notification is sent to you the same day the change or update takes place with the bureau. To safeguard your privacy and security, you will be asked to verify your identity before monitoring can be activated. We are providing this service free of charge, and signing up for this service will not impact your credit score. This product helps detect any potential misuse of your personal information and gives you identity protection services that will help with resolving and identifying any potential identity fraud or theft.

To register your account and activate your services:

1. Type the following URL into your browser: <https://www.cs7protect.com> or cs7protect.com
2. Click the "Sign Up" button and follow the instructions to create your account.
3. Enter your information and the following Access Code to complete your registration: <Access code>
4. Next, click the "Use Now" link on the Monitoring Services tile to verify your identity and activate your monitoring services.

If you do not have access to the internet, please call the CyberScout help line 1-800-405-6108 and supply the fraud specialist with your access code listed below.

To receive the monitoring services described above, you must enroll within 90 days from the date of this letter:

If you have any further questions regarding this incident, please call the service company we engaged to assist with our response on their toll free response line at 1-800-405-6108 between 8:00 a.m. and 9:00 p.m. (EST) Monday – Friday. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information.

Sincerely yours,

Dianne K. Briery

OTHER THINGS YOU CAN DO

Security Freeze (also known as a Credit Freeze)

You have the right to put a credit or security freeze on your credit file. A security freeze makes it harder for someone to open a new account in your name. It 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 apply for a new credit card, wireless phone, or any service that requires a credit check.

You must separately place a security freeze on your credit file with each credit reporting agency. 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. There is no charge to request a security freeze or to remove a security freeze.

To place a request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail, including:

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, the addresses of your previous addresses during that time;
5. Proof of your current address (i.e., a current bill from your utility, cable, or telephone copy, rental agreement, deed, etc.);
6. A legible photocopy of a government issued identification card (i.e., a state driver's license or ID card, military identification, passport, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft and have a police report, 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 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.

There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below):

Equifax
(866) 349-5191
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
<https://www.experian.com/freeze/center.html>
P.O. Box 4500
Allen, TX 75013

TransUnion
(800) 888-4213
<https://www.transunion.com/credit-freeze>
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

Obtain and Monitor Your Credit Report

We recommend that you obtain a free copy of your credit report from each of the three nationwide 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 can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>

Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Provided below are the three nationwide credit reporting agencies' contact information to request a copy of your credit report or general identified above inquiries.

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

Experian
(888) 397-3742
www.experian.com
P.O. Box 4500
Allen, TX 75013

TransUnion
(800) 888-4213
www.transunion.com
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, you promptly notify the financial institution or company that maintains the account. You also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint or to contact the FTC:

- Send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580;
- Go to IdentityTheft.gov/databreach; or
- Call 1-877-ID-THEFT (877-438-4338).

Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Consider Placing a Fraud Alert on Your Credit Report

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 twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at:

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Take Advantage of Additional Free Resources on Identity Theft

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at:

<https://www.consumer.ftc.gov/topics/privacy-identity-online-security>

For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website: