



25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line
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To Enroll, Please Call:
866.622.9303

Or Visit:
app.identitydefense.com/enrollment/activate/hfm

Enrollment Code: <<Activation Code>>

<<Date>>

Subject: Notice of Data Security Incident

Dear <<Full Name>>,

HFM Investment Advisors, LLC (“HFM”) is notifying you of a data security incident that may have involved your personal information. HFM takes the privacy and security of all personal information within its possession very seriously. That is why we are informing you of this incident, providing you with steps you can take to protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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:

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|--|---|--|
| Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 www.equifax.com | Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html | TransUnion Security Freeze P.O. Box 2000 Chester, PA 19016 1-888-909-8872 www.transunion.com/credit-freeze |
|--|---|--|

To request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five 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.);
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 consumer 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 to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies 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 (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 request to each of the three consumer reporting agencies 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 (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a 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 or 1-877-322-8228. You may also request information on 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. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center
600 Pennsylvania Ave., NW
Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft
877-IDTHEFT (438-4338)

As part of the response process, we implemented additional measures to reduce the risk of a similar incident occurring in the future. Additionally, HFM is providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. CyEx identity protection services are being offered to you through Epiq, a global technology services leader.

We recommend that you review the guidance included with this letter about how to protect your information. To enroll in the CyEx's identity protection services at no charge, please log on to app.identitydefense.com/enrollment/activate/hfm and follow the instructions provided. When prompted please provide the following unique code to receive services: <<Activation Code>>

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and an email account and will require enrollment by parent or guardian first. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

If you have questions or need assistance, please contact our dedicated call center for more information at 888-498-6103, from 9:00 a.m. to 9:00 p.m. Eastern time, Monday through Friday, excluding holidays or please go to app.identitydefense.com/enrollment/activate/hfm. You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

HFM values its clients and the relationships we have established throughout the years. We deeply regret any worry or inconvenience that this may cause you.

Sincerely,

HFM Investment Advisors, LLC