

**Richard Kritzman EA
4 Claire Rd
North Easton, MA 02356**

April 8, 2024

, MA 02072

Dear _____ :

We are writing to inform you that Richard Kritzman (d/b/a Richard Kritzman EA) (“Kritzman”) was recently a victim of a security incident that may have resulted in the unauthorized access and acquisition to some of your personal information that Kritzman maintained in his business e-mail account. Kritzman takes the protection and proper use of your personal information seriously and is therefore providing you with notice of this incident to keep you informed. Details follow below.

WHAT WE ARE DOING

In order to protect against similar incidents in the future, Kritzman and his employer are taking several precautionary measures, such as changing passwords and modifying internal e-mail settings and controls.

It is always a good idea to consider some or all of the below actions to help reduce your risk of identity theft:

- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. You can obtain information about fraud alerts and security freezes by contacting the three national reporting agencies below:
 - **Equifax**, P.O. Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285;
 - **Experian**, P.O. Box 4500, Allen, TX 75013, www.experian.com, 1-888-397-3742; and
 - **TransUnion**, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016, www.transunion.com, 1-800-680-7289.
- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 90 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- Place a security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay your ability to obtain credit. Please contact one of the three credit reporting agencies listed above for further information. There shall be no charge for a security a on your consumer report.
- Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes. The contact information for the Federal Trade Commission is as follows: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov, 1-877-382-4357.

You have the right to obtain a police report as a result of the incident.

OTHER IMPORTANT INFORMATION

As a result of this incident, and to help protect your identity, Kritzman, through his employer, would like to offer you a complimentary 24-month membership of Experian's® IdentityWorks. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: July 31, 2024 (Your code will not work after this date.)

Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>

- Provide your activation code: 7457F8Y5F

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by July 31, 2024. Be prepared to provide engagement number **B119755** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors Experian files for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration

agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

FOR MORE INFORMATION

If you have any questions, please contact 508-406-4060. Additionally, we can be reached at 41 Hampden Road, Mansfield MA 02048.

Thank you.

Sincerely,



Richard Kritzman EA

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.