

21619

<<Date>>

Via First-Class Mail

<<FirstName>><<LastName>>
<<Address1>><<Address2>>
<<City>>, <<State>> <<Zip>>

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 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:

On March 23, 2021, Bigelow Investment Advisors (“BIA,” “we,” “us” or “our”) detected a data security incident. We immediately shut off all access to our network and engaged a specialized third-party forensic incident response firm to assist with securing the environment.

We also initiated a comprehensive investigation into what sensitive data could have been compromised. Our investigation included retaining securities investigators and a firm that specializes in dark web digital monitoring. The investigation determined that your 2016 IRS Form 1099-R – which includes your full name and mailing address, client account number at custodian [____], and the types and amounts of funds distributed from your retirement account - could have been compromised by the cybercriminal. Please note that no security code, access code, password or other authentication credential that would permit access to your account was compromised in this incident.

As noted above, we retained a third-party service provider to survey the so-called “dark web” to monitor whether any of our client information appears on that platform. As of this writing, there is no evidence that your information has been misused, and BIA has not received any reports of related identity theft or similar illegal activity since the date of the incident (March 23, 2021 to present).

What We Are Doing:

Upon detecting this incident, we moved quickly to initiate our incident response, which included conducting an investigation into what files may have been accessed and confirming the security of our network environment. We have reviewed and altered our policies and procedures relating to the security of our systems and servers, as well as our information life cycle management.

For More Information:

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

<<Letterhead>>

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call [] at [()], Monday through Friday, 9:00 AM – 5:00 PM ET.

We value the security of your personal data, and we apologize for any inconvenience that this incident has caused.

Sincerely,

[Signor]
[Signor title]
Bigelow Investment Advisors

Additional Information

Credit Reports: 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, 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.

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 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/credit-freeze/	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 160 Woodlyn, PA 19094 1-800-909-8872 www.transunion.com/credit-freeze
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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);
- 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 located above.

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

File Police Report: Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. You also have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.