

# McCABE

& Associates

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

21716

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
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<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

Dear <<Name 1>>:

McCabe & Associates writes to inform you of a data privacy event. This letter provides steps you may take to better protect against potential misuse of your information, should you feel it is appropriate to do so. Due to requirements imposed by Massachusetts law, we are unable to provide further detail about the nature of this event. If you have questions about the event, please call our dedicated assistance line at 855-867-0892, Monday through Friday from 9 am to 9 pm Eastern (excluding U.S. holidays).

We take this incident and the security of information in our care very seriously. As part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures designed to mitigate reoccurrence of this type of risk. We are also reviewing and enhancing existing policies and procedures to reduce the likelihood of a similar future event.

Additionally, as an added precaution, we are offering you complimentary access to credit monitoring and identity restoration services through Equifax for twenty-four (24) months. Enrollment instructions are attached to this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports over the next twelve (12) to twenty-four (24) months for suspicious activity and to detect errors. We also recommend you review your account statements from the past four (4) months. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place a "credit freeze" on a credit report for free, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045  
<https://www.equifax.com/personal/credit-report-services/>

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/help/>

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
1-833-395-6938  
<https://www.transunion.com/credit-help>

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-298-0045  
<https://www.equifax.com/personal/credit-report-services/>

**Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/help/>

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-833-395-6938  
<https://www.transunion.com/credit-help>

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.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and 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. Instances of known or suspected identity theft should also be reported to law enforcement and Massachusetts Attorney General.

If you have additional questions, please call 855-867-0892, Monday through Friday from 9 am to 9 pm Eastern (excluding U.S. holidays). You may also write McCabe & Associates at 9480 Enterprise Dr., Ste. 1, Mokena, IL 60448.

Sincerely,

*Timothy C. McCabe*

Timothy C. McCabe, CPA, CFP  
Founder  
McCabe & Associates



Enter your Activation Code: <<Activation Code>>  
Enrollment Deadline: <<Enrollment Deadline>>

### **Equifax Credit Watch™ Gold**

\*Note: You must be over age 18 with a credit file to take advantage of the product

### **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

### **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate).

Enter your unique Activation Code of <<Activation Code>> then click "Submit" and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click "Continue".  
*If you already have a myEquifax account, click the "Sign in here" link under the "Let's get started" header.  
Once you have successfully signed in, you will skip to the Checkout Page in Step 4.*
2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click "Sign Me Up" to finish enrolling.  
**You're done!**  
The confirmation page shows your completed enrollment.  
Click "View My Product" to access the product features.

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.

<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

<sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your Equifax credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.

**4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

# McCABE

& Associates

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>

To the Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear Parent or Guardian of <<Name 1>>:

McCabe & Associates writes to inform you of a data privacy incident. This letter provides steps you may take to better protect against potential misuse of your minor's information, should you feel it is appropriate to do so. Due to requirements imposed by Massachusetts law, we are unable to provide further detail about the nature of this event. If you have questions about the event, please call our dedicated assistance line at 855-867-0892, Monday through Friday, from 9 am to 9 pm Eastern (excluding U.S. holidays).

We take this incident and the security of information in our care very seriously. As part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures designed to mitigate reoccurrence of this type of risk. We are also reviewing and enhancing existing policies and procedures to reduce the likelihood of a similar future event.

Additionally, as an added precaution, we are offering complimentary access to credit monitoring and identity restoration services for your minor through Equifax for twenty-four (24) months. Enrollment instructions are attached to this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud and to review your minor's account statements, if any, and free credit reports over the next twelve (12) to twenty-four (24) months for suspicious activity and to detect errors. We also recommend you review your minor's account statements, if any, from the past four (4) months. Typically, credit reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus by phone or in writing or you may visit the below websites:

Equifax	Experian	TransUnion
<a href="https://www.equifax.com/personal/education/identity-theft/child-identity-theft/">https://www.equifax.com/personal/education/identity-theft/child-identity-theft/</a>	<a href="http://www.experian.com/fraud/form-minor-child.html">www.experian.com/fraud/form-minor-child.html</a>	<a href="http://www.transunion.com/credit-disputes/child-identity-theft-inquiry-form">www.transunion.com/credit-disputes/child-identity-theft-inquiry-form</a>
1-800-685-1111	1-888-397-3742	1-888-909-8872
P.O. Box 105788 Atlanta, GA 30348-5788	P.O. Box 9554 Allen, TX 75013	P.O. Box 160 Woodlyn, PA 19094

To request information about the existence of a credit file in your minor's name, search for you minor's Social Security number, place a free security freeze on your minor's credit file, place a fraud alert on your minor's credit report (if one exists), or request a copy of your minor's credit report you may be required to provide some or all of the following information:

- A copy of your driver's license or another government issued identification card, such as a state identification card, etc.;
- Proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
- A copy of your minor's birth certificate;
- A copy of your minor's Social Security card;
- Your minor's full name, including middle initial and generation, such as JR, SR, II, III, etc.;
- Your minor's date of birth; and
- Your minor's previous addresses for the past two years.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your minor is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your minor's personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or the Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their minors' 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. Instances of known or suspected identity theft should also be reported to law enforcement and Massachusetts Attorney General.

If you have additional questions, please call 855-867-0892, Monday through Friday from 9 am to 9 pm Eastern (excluding U.S. holidays). You may also write McCabe & Associates at 9480 Enterprise Dr., Ste. 1, Mokena, IL 60448.

Sincerely,

*Timothy C. McCabe*

Timothy C. McCabe, CPA, CFP  
Founder  
McCabe & Associates



Enter your Activation Code: <<Activation Code>>  
Enrollment Deadline: <<Enrollment Deadline>>

**Equifax Child Monitoring Package** (for Equifax Credit Watch™ Gold members)

**Key Features**

- Child Monitoring for up to four children under the age of 18
- Emailed notifications of activity on the child's Equifax credit report

**Enrollment Instructions**

Parent/guardian, after completing your enrollment in Equifax Credit Watch™ Gold:

Return to [www.equifax.com/activate](http://www.equifax.com/activate).

Enter your unique Activation Code of <<Activation Code>> for Equifax Child Monitoring Package then click "Submit" and follow these additional steps.

1. **Sign In:**  
Click the 'Sign in here' link under the "Let's get started" header.  
Sign in with your email address and password you created when initially creating your account.
2. **Checkout:**  
Click "Sign Me Up" to finish your enrollment.

**You're done!**

The confirmation page shows your completed enrollment.  
Click "View My Product" to access the product features and enroll minor children.

**How to Add Minors to Your Equifax Child Monitoring Package**

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign into your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child."
3. From there, enter your child's first name, last name, date of birth and social security number.  
*Repeat steps for each minor child (up to four).*

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.