

21783

CAMPBELL CONROY & O'NEIL
PROFESSIONAL CORPORATION



ONE CONSTITUTION WHARF
SUITE 310
BOSTON, MA 02129
TEL: (617) 241-3000
FAX: (617) 241-5115

[REDACTED]

July 16, 2021

Re: Notice of Data Breach

Dear [REDACTED]:

Campbell Conroy & O'Neil ("Campbell"), is writing to advise you of a recent event that may impact the security of certain personal information related to you. Although we are unaware of any actual or attempted misuse of your information, we are providing you with information about the steps we have taken in response and resources available to help you better protect your information, should you feel it is appropriate to do so.

We have taken steps to enhance the security of our systems. We also launched an in-depth investigation to determine the nature and scope of the incident. As part of our ongoing commitment to the privacy and security of information in our care, we are providing enhanced information security training to our broader employee base. We are also in the process of reviewing our existing policies and procedures to better prevent future events.

As an added precaution, we are also offering twenty-four (24) months of complimentary access to credit monitoring, fraud consultation, and identity theft restoration services. Individuals who wish to receive these services must enroll by following the attached enrollment instructions. We are covering the cost of these services, but due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions below.

Steps You Can Take to Help Protect Your Personal Information

Enroll in Credit Monitoring

In response to the incident, we are providing you with access to the following services:

Representatives are available for ninety (90) days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed below. To extend these services, enrollment in the monitoring services described below is required.

Additionally, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring*** 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. Cyber monitoring will look out for your personal data on the dark web and alert you if your

personally identifiable information is found online. 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.

How do I enroll for the free services?

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED] In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter.

In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft, as well as a \$1,000,000 insurance reimbursement policy.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and credit reports for suspicious activity and to detect errors.

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 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 an initial or extended "fraud alert" on a credit 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 years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, 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 will need to provide 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, military identification, 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 fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, you have the right to obtain any police report filed regarding 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 your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; 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. 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 and your state Attorney General. This notice has not been delayed by law enforcement.

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. 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.

For More Information. We understand that you may have questions or concerns that are not addressed in this letter. Please contact Adam Larson, or John Angeloni at 1 Constitution Wharf, Suite 310, Boston, MA 02129 or call our call center at 1-800-405-6108 from the hours of 8:00 AM to 8:00 PM Eastern time.

Campbell sincerely regrets any inconvenience or concern this incident may have caused you.

Sincerely,

James Campbell

James Campbell, President
Campbell Conroy & O'Neil, P.C.