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One Elm Square
Suite 3C
Andover, MA 01810

21845

<<Date>>

<<Name1>> <<Name 2>>
<<Facility>>
<<Address1>>
<<Address2>>

NOTICE OF SECURITY INCIDENT

Dear <<Sal.>> <<Name 2>>:

I am writing to inform you, as a current or former client, responsible party or beneficiary under a trust, of a recent data privacy event that may have impacted your personal information.

This letter provides steps you may take to better protect your information, should you feel it is appropriate to do so, and we are offering you five (5) years of credit monitoring with \$1,000,000 in identity theft insurance at no cost. 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 office at (978) 289-9000, Monday through Friday from 9:00 a.m. through 5:00 p.m. Eastern time (excluding U.S. holidays).

With respect to trusts, no access to financial accounts was gained, and no financial assets were put at risk.

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 have 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 stated above, we are offering each affected person access to credit monitoring and identity restoration services with \$1,000,000 in identity theft insurance through Experian, Inc., for five (5) years. Enrollment instructions are explained below.

We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements over the next 12 to 24 months and free credit reports 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 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 your 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, no one will 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 your 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	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 https://www.experian.com/help/	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 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, 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 there is an identity theft, the affected individual is 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	Experian	TransUnion
P.O. Box 105069 Atlanta, GA 30348 1-888-298-0045 https://www.equifax.com/personal/credit-report-services/	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 https://www.experian.com/help/	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 there is an identity theft, you also have the right to file a police report and obtain a copy of it.

You may learn more about 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; 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 office at (978) 289-9000 Monday through Friday from 9:00 a.m. through 5:00 p.m. Eastern time (excluding U.S. holidays). You may also write to us at Law Office of Peter Macy, 1 Elm Square, Suite 3C, Andover, MA 01810.

Sincerely,

Peter M. Macy

PMM/sw