



SJ ASSOCIATES NYC, LLC
TAX CONSULTANTS

Return to IDX
P.O. Box 1907
Suwanee, GA 30024

21893

To Enroll, Please Call:

1-833-909-3918

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: [XXXXXXXXXX]

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

August 3, 2021

Notice of Potential Data Security Incident

Dear <<First Name>> <<Last Name>>:

We wanted to let you know about a potential data security incident experienced by SJ Associates NYC, LLC ("SJ Tax") that may have impacted your personal information. We don't know whether this activity is related to a compromise of our systems and have hired an independent computer forensic investigator to help us investigate. As you know, we store information necessary to file your taxes in our system. This includes your name, address, Social Security number, and bank account information if you provided it to us for use to pay a tax liability or receive a refund. We value and respect the privacy of your information and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

We have notified law enforcement, state tax authorities, and the IRS of this issue. While the investigation is ongoing, we have arranged for you to receive credit monitoring and identity protection services provided by IDX for 24 months at no cost to you. The above enrollment code will work for you and any members in your immediate family. Please note, however, that minors will not be able to enroll in credit monitoring services, but the other IDX services will be available to them. We can assure you that if there is an issue with the security of our systems, we are committed to taking steps to prevent this from occurring again.

We encourage you to contact IDX with any questions and to enroll yourself and your immediate family members in free services by calling 1-833-909-3918 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX is available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is November 3, 2021.

How to Enroll: You can sign up online or via telephone.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

Placing a freeze on your credit report is now free for all United States citizens. To place a security freeze on your credit report, each of the three major consumer credit reporting agencies have a dedicated web page for security freezes and fraud alerts:

Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze>

You can also request a freeze by phone or by mail to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com) and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
U.S. Consumer Services
P.O. Box 105788
Atlanta, GA 30348
(800) 349-9960

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1 888 397 3742

TransUnion Security Freeze
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834
888-909-8872

If a request is made online or by phone then the credit reporting agency must put the freeze in place no later than the next business day. In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, provide the addresses where you have lived over the prior 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.);
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

If the request is made online or by phone, a credit bureau must lift a freeze within one (1) hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must go to the website provided above, call the toll-free number, or send a written request to the credit reporting agencies by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the method you use, a PIN or password provided to you when you placed the security freeze may be required as well. You may also need to identify the entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

To remove the security freeze, you must go to the websites provided above, call the toll-free number, or send a written request to each of the three credit bureaus by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the credit reporting agency and method you used to freeze your credit, a PIN or password provided to you when you placed the security freeze may be required or requested.

If you received a fraudulent deposit from the IRS into your bank account, the IRS has recommended the following:

1. Do not spend this money, as it must be returned to the IRS.
2. Contact your bank's fraud department and let them know that the money was deposited as a result of a fraudulent tax filing, and that the deposit should be reversed as soon as possible.

3. Do not return the money by check. The most reliable way for the money to be returned and credited to you is to instruct your bank to reverse the deposit.
4. If you have any issues with your bank and the return of the money, please contact me.

Additionally, if you know or suspect you are a victim of tax-related identity theft, the IRS recommends the following steps:

- Respond immediately to any IRS written notice. **The IRS will not contact you via phone.**
- If you received a Letter 4883C or 5017C from the IRS, you should follow the instructions on that letter. Additionally, you may be asked to file a paper return for the current filing season. If you believe you may be a victim of tax fraud but have not received a Letter 4883C from the IRS, you should fill out and submit IRS Form 14039, which is available at IRS.gov. We can provide you with a copy of that form and assist you with filling it out if you would like.

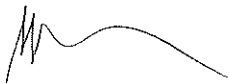
If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490. The IRS has teams available to assist. You should also visit <https://www.irs.gov/individuals/how-irs-id-theft-victim-assistance-works> for more information.

The security of your information is of the utmost importance to us. Once the forensic investigation is complete, we will be working closely with the investigators to identify additional security measures to further enhance the security of our systems. Out of an abundance of caution, we are also working with the IRS' Return and Integrity Compliance Services so they can apply any protections they might have available as well.

Other important information:

If you have any questions or concerns, please call 1-833-909-3918 Monday through Friday, 9 am - 9 pm Eastern Time. Your trust is a top priority for us, and I deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,



Shelly Jacobson Taylor, CPA



Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your IDX membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-833-909-3918 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever 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 some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (<http://www.ca.gov/Privacy>) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

District of Columbia Residents: You may obtain information about avoiding identity theft from the Office of the Attorney General for the District of Columbia by visiting <https://oag.dc.gov/consumer-protection>, emailing consumer.protection@dc.gov, calling (202) 442-9828, or mailing Office of the Attorney General, Office of Consumer Protection, 400 6th Street, NW Washington, DC 20001.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.