

20273

<Date>

**VIA U.S. MAIL**

To the Parent or Legal Guardian of

<Name>

<Company>

<Address>

<City>, <State> <ZIP>

To the Parent or Guardian of <Name>,

We are writing to inform you about an incident that may have exposed your minor's personal information to unauthorized persons. On June 3, 2021, we determined that an unauthorized third-party gained access to a limited number of Chokshi, Mund & Raczkowski, PC files. That unauthorized access may have exposed your minor's personal information to the unauthorized user. Upon discovery, we hired third-party experts to remediate and further secure our systems and perform an investigation into the unauthorized activity. From the investigation, we determined that the unauthorized third party may have been able to access certain data, including your minor's personal information, such as your minor's first and last name, full mailing address, social security number, driver's license number, and credit card or financial account information. We did not see evidence that your minor's information was actually accessed, but with all the events going on in the world right now we wanted to take these matters seriously and thus make sure you are aware of this possibility.

We encourage you to remain vigilant by reviewing your minor's account statements (if any) and free credit reports. To obtain an annual free copy of your minor's credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Review your minor's credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your minor's Social Security Number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report.

If you notice fraudulent activity, please contact your bank or credit card company immediately. You may also consider placing a fraud alert or security freeze on your minor's credit file – credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes. A fraud alert is a cautionary flag, which is placed on your minor's credit file to notify lenders and others that they should take special precautions to ensure your minor's identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your minor's name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
1-866-349-5191	1-888-397-3742	1-800-916-8800

A security freeze is a more dramatic step that will prevent lenders and others from accessing your minor's credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses.

Equifax – <https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
Experian – [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

There is no fee to freeze or unfreeze your minor's credit. In order to place a security freeze, you may be required to provide the credit-reporting agency with information that identifies you including your minor's full name, Social Security number, date of birth, and current and previous addresses. Pursuant to Massachusetts law, you also maintain the ability to obtain a police report.

**What we are doing to protect your minor's information:**

To help protect your minor's identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides superior identity detection and resolution of identity theft. To activate this membership and start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: [enrollment end date]** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code: [code]**
- Provide your minor's information when prompted

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [customer service number] by **[enrollment end date]**. Be prepared to provide engagement number **[engagement #]** as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING THE TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your minor's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [customer service number]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major

credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to your minor for \_\_ months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

You can obtain more information about fraud alerts, security freezes, and other options available to you by visiting or calling the Federal Trade Commission using the contact information below.

**Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(202) 326-2222  
<https://www.ftc.gov/>

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at [customer service number].

Sincerely,

<Date>

**VIA U.S. MAIL**

<Name>

<Company>

<Address>

<City>, <State> <ZIP>

Dear <Name>,

We are writing to inform you about an incident that may have exposed your personal information to unauthorized persons. On June 3, 2021, we determined that an unauthorized third-party gained access to a limited number of Chokshi, Mund & Raczkowski, PC files. That unauthorized access may have exposed your personal information to the unauthorized user. Upon discovery, we hired third-party experts to remediate and further secure our systems and perform an investigation into the unauthorized activity. From the investigation, we determined that the unauthorized third party may have been able to access certain data, including your personal information, such as your first and last name, full mailing address, social security number, driver's license number, and credit card or financial account information. We did not see evidence that your information was actually accessed, but with all the events going on in the world right now we wanted to take these matters seriously and thus make sure you are aware of this possibility.

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Experian – [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

TransUnion – <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

There is no fee to freeze or unfreeze your credit. In order to place a security freeze, you may be required to provide the credit-reporting agency with information that identifies you including your full name, Social

Security number, date of birth, and current and previous addresses. Pursuant to Massachusetts law, you also maintain the ability to obtain a police report.

To help protect your identity, we are offering a complimentary two-year membership to Experian's® IdentityWorks<sup>SM</sup>. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

- Ensure that you **enroll by:** \_\_\_\_\_ (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** <code>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057 by \_\_\_\_\_. Be prepared to provide engagement number \_\_\_\_\_ as proof of eligibility for the identity restoration services by Experian.

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**Federal Trade Commission**  
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Washington, DC 20580  
(202) 326-2222  
<https://www.ftc.gov/>

We appreciate our relationship with you and protecting the privacy of your personal information is important to us. We sincerely regret any inconvenience the incident may cause you. Should you have any further questions, please call us at \_\_\_\_\_ or email us at \_\_\_\_\_.

Sincerely,

Christopher S. Mund  
CPA