

Flam Financial

Tax Preparation & Tax Problem Resolution
5655 Lindero Canyon Rd, Ste. 603
Westlake Village, CA 91362

24625

**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

Dear [REDACTED]:

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Flam Financial Services. As such, we wanted to provide you with information about the incident, explain the services we are making available to your minor, and let you know that we continue to take significant measures to protect your minor's information.

Upon learning of the issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on November 4, 2021 that some of your minor's personal information was impacted [REDACTED]

To protect your minor from potential misuse of your minor's information, we are offering a complimentary two-year membership of identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help your minor resolve issues if your minor's identity is compromised.

This letter also provides precautionary measures that you can take to protect your minor's personal information, including placing a fraud alert and/or security freeze on your minor's credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your minor's financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your minor's personal information.

If you have any further questions regarding this incident, please contact [REDACTED]

Sincerely,

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary 24-Month Credit Monitoring.

Activate IDX Identity Protection Membership Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your minor's code will not work after this date.)
2. VISIT the **IDX website** to enroll: [REDACTED]
3. PROVIDE the **Enrollment Code**: [REDACTED]

If you have questions about the product or if you would like to enroll your minor over the phone, please contact [REDACTED]

2. Placing a Fraud Alert on Your Minor's Credit File.

Whether or not you choose to use the complimentary 24 month credit monitoring services provided to your minor, we recommend that you place an initial one (1) year "fraud alert" on your minor's credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your minor's fraud alert, they will notify the others.

Equifax

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion LLC

P.O. Box 6790
Fullerton, CA 92834
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Placing a Security Freeze on Your Minor's Credit File.

If you are very concerned about your minor becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your minor's credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your minor's credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

Experian Security Freeze

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

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/securityfreeze>
1-888-909-8872

In order to place the security freeze, you'll need to supply your minor's name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling your minor in the credit monitoring service as described above, you will need to remove the freeze in order to sign up your minor for the credit monitoring service. After you sign your minor up for the credit monitoring service, you may refreeze your minor's credit file.

4. Obtaining a Free Credit Report.

Under federal law, your minor is entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or request your minor's free credit reports online at www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your minor's initial credit reports, the Federal Trade Commission (FTC) recommends that you check your minor's credit reports periodically. Checking your minor's credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your minor's credit reports or have reason to believe your minor's information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve your minor of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your minor's complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.