26168

<Return Name> <Return Address> <City> <State> <Zip>



<FirstName> <LastName> <Address1> <Address2> <City><State><Zip>

March X, 2022

Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a data security incident experienced by Ziegler Metzger, LLP ("Ziegler") that may have impacted your personal information, including your <<data elements>>. We take the privacy and security of your information seriously, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about resources we are making available to help you. We also want to assure you that we are taking steps to reduce the likelihood of this kind of event from happening in the future. Since the incident, email passwords were changed for all email accounts and we have retrained staff on proper security and privacy practices.

In addition, as a safeguard, we have secured the services of Cyberscout to provide identity monitoring at no cost to you for two years. Representatives are available for 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 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*** services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. 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. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation 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: <CODE HERE.> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

You should know that you have the right to obtain a police report. In addition, 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.

It is always a good idea to remain vigilant for incident of identity theft or fraud, and to review your bank account and other financial statements as well as your credit reports for suspicious activity. We also encourage you to contact Cyberscout with any questions and to take full advantage of the Cyberscout service offering.

If you have any questions or concerns, please call 1-800-405-6108 Monday through Friday from 8 am -8 pm Eastern Time, except holidays. Your trust is our top priority, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,

Stephen Bales, Managing Partner

Ziegler Metzger, LLP

RECOMMENDED STEPS TO HELP PROTECT YOUR INFORMATION

1. 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.

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.

2. 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 P.O. Box 105069 Atlanta, GA 30348-5069

Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788 1-888-836-6351 www.equifax.com/personal/creditreport-services

Experian Fraud Reporting and Credit Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742

www.experian.com

TransUnion Fraud Reporting

P.O. Box 2000

Chester, PA 19022-2000

TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094 1-800-680-7289 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.

- 3. 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.
- **4. 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 (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia: Office of the Attorney General, 400 6th Street, NW, Washington, DC 20001; 202-727-3400; oag@dc.gov.

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/201904 efpb 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.

New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

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. You have the right to obtain any police report filed in regard to this incident.

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.