



Return Mail Processing
PO Box 999
Suwanee, GA 30024

March 10, 2022

[Name and Address]

Dear _____,

At Klein Mirsky LLC, we value transparency and respect the privacy of your information.

Following up on our prior correspondence to you; based on the findings of our third-party cybersecurity professionals and legal experts, we have confirmed that on or about February 7, 2022, the Company experienced a breach. An unauthorized person may have had access to a document which included your name, physical address, email address, phone number, and date of birth. Your social security number may also be at risk.

While such incidents unfortunately have become all too common, we recognize that this news can be unsettling. If we learn of any additional information pertinent to you, we will share it with you.

Should you receive a call, an email, or other communication from someone who claims to have your personal information:

- Do not engage with the caller/correspondent, and do not offer details about the attack or what may have occurred.
- Listen carefully and immediately following the call, make notes about what you were told.
- As soon as possible, report the same to your local police and to your state cybercrimes unit. The enclosed resource page provides this information.

We strongly recommend you remain vigilant. Monitor and review all your financial and account statements, and immediately report any unusual activity to the institution that issued the record and to law enforcement. Attached to this letter is a resource sheet with additional information for your reference.

Out of an abundance of caution, we are also offering you free credit monitoring services for a period of time. Attached here is additional information as to how to sign up.

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: June 30, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: XXXX**

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) 534-7033 by **June 30, 2022**. Be prepared to provide engagement number B028431 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 534-7033. 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 you for 24 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. You will also find self-help tips and information about identity protection at this site.

If you have any questions regarding this information, please contact (877) 534-7033.

We thank you for your understanding and consideration.

Respectfully,



Gary Klein & Alison Mirsky

STEPS YOU CAN TAKE:

- **Local Police Reporting**

You have the right to file a report with your local police department.

- **Passwords, Passcodes**

We strongly encourage you to change passwords and passcodes on all personal accounts and devices. Often, people will use the same password that they use for one account or device for multiple accounts and/or devices. When you change passwords, this should include your personal social media accounts, online banking accounts, cellphones, tablets, home computers, etc. Best practice is not to use the same password for more than one account or device, nor to “recycle” or reuse passwords that were used in the last several years. If your accounts offer multi-factor authentication, we suggest you enable this for those accounts.

- **IRS**

Complete IRS Form 14039. The form can be found at: <https://www.irs.gov/newsroom/tips-for-taxpayers-victims-about-identity-theft-and-tax-returns-2014> and a copy is attached here for your convenience.

You can contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

- **The Social Security Administration**

We recommend that you review your record on your Social Security Statement if you suspect someone has misused your Social Security number. The Statement is available online to workers age 18 and older. To get your Statement, go to www.ssa.gov/myaccount and create an account.

We also recommend that you contact the Social Security Administration by visiting www.ssa.gov to apply for benefits; get useful information; find publications; and get answers to frequently asked questions. You may also contact 1-800-772-1213 for further assistance or 1-800-325-0778 (TTY) if you're deaf or hard of hearing. For more information, please visit <https://www.ssa.gov/pubs/EN-05-10064.pdf>.

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

To file with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877 438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. The postal address for the Bureau of Consumer Protection and Federal Trade Commission is provided below:

Bureau of Consumer Protection
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580

- **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Experian
(888) 397-3742
www.experian.com
535 Anton Blvd., Suite 100
Costa Mesa, CA 92626

TransUnion
(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834

Equifax
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

- **Fraud Alert**

We recommend placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

- **Credit Freezes**

You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

To request a security freeze, you will 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 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

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written

confirmation to you within five business days and provide you with a unique 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 to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specific period of time.

To remove the security freeze, you must submit a request through a toll-free number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

The State of Massachusetts also offers a resource page on identity theft, which can be found at: <https://www.mass.gov/protecting-yourself-if-your-identity-is-stolen>. For additional information, please call the Massachusetts Attorney General's Consumer Advocacy & Response Division, Consumer Hotline at (617) 727-8400.