

&lt;&lt;Name 1&gt;&gt;

&lt;&lt;Name 2&gt;&gt;

&lt;&lt;Address 1&gt;&gt;

&lt;&lt;Address 2&gt;&gt;

&lt;&lt;City&gt;&gt;&lt;&lt;State&gt;&gt;&lt;&lt;Zip&gt;&gt;

&lt;&lt;Country&gt;&gt;

&lt;&lt;Date&gt;&gt;

Dear &lt;&lt;Name 1&gt;&gt; &lt;&lt;Name 2&gt;&gt;:

Allen & Major Associates, Inc. (“Allen & Major”) takes the privacy and protection of the personal information very seriously, and are writing to inform you of a recent incident that may impact some of your personal information. We are also offering complimentary credit and fraud monitoring services at no cost to you; enrollment instructions are found on the following pages. Unfortunately, pursuant to Massachusetts law, we are unable to provide any details regarding this incident, but you can reach Debi DelSapio at 781-305-9428 for more information.

While Allen & Major is unaware of any attempted or actual misuse of your information, we are providing you steps you may take to protect against potential misuse of your information, should you feel it appropriate to do so. We are also providing you with access to complimentary credit monitoring services through Equifax for 24 months. Information on how to enroll in these services is included in the *Steps You Can Take to Help Protect Your Personal Information* section of this letter.

We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports for suspicious activity and to detect errors. We also encourage you to review the *Steps You Can Take to Help Protect Your Personal Information* section of this letter and to enroll in the complimentary credit monitoring and identity protection services we are offering.

While we have existing safeguards in place, as part of our ongoing commitment to the privacy of personal information, we are working to implement enhanced security measures as appropriate. Again, we take the privacy and security of the personal information seriously, and sincerely regret any inconvenience or concern this may cause you.

Sincerely,

Allen &amp; Major Associates, Inc.

## Steps You Can Take to Help Protect Your Personal Information

### **Enroll in Credit Monitoring**

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service provided by Equifax,® one of the three nationwide credit reporting companies. To enroll in credit monitoring please follow the instructions below.

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of **<ACTIVATION CODE>** then click “Submit” and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click “Continue”.  
*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.*  
*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
  2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
  3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
  4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page.  
Click ‘Sign Me Up’ to finish enrolling.
- You’re done!**  
The confirmation page shows your completed enrollment.  
Click “View My Product” to access the product features.

You can sign up for these services anytime between now and July 31, 2022. You will need to activate these services yourself, as we are not able to do so on your behalf.

### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware

that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Internal Revenue Service Identity Protection PIN (IP PIN)**

You may also obtain an Identity Protection PIN (IP PIN) from the Internal Revenue Service, a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS, and helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account. If you do not already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft either online, by paper application or in-person. Information about the IP PIN program can be found here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

### **Additional Information**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General or the Federal Trade Commission. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should be reported to law enforcement, the FTC, and the Massachusetts Attorney General.