

Ritch, Greenberg & Hassan P.C.,
PO Box 466
Shelton, CT 06484

Additional 26389

<<Mail ID>>

Parent/Guardian of:

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

Dear Parent/Guardian of <<Name 1>>:

We are writing to inform you of an incident that may have involved your dependent/minor's personal information as described below. We take the privacy and security of all information very seriously, and are providing you with steps you can take to help protect your dependent/minor's information, should you feel it is appropriate to do so. We are also providing you with access to <<CM Length>> months of identity protection services for your dependent/minor through Equifax.

The information potentially at risk includes your dependent/minor's first and last name, in combination with their <<Data Elements>>.

We encourage you to remain vigilant in regularly reviewing and monitoring any of your dependent/minor's account statements to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your dependent/minor's accounts, please promptly change their password and take additional steps to protect their account, and notify their financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or the Massachusetts Attorney General. You may also enroll your dependent/minor in the complimentary identity protection services we are making available. Due to privacy laws, we cannot register your minor directly. Additional information regarding how to enroll in the complimentary services is enclosed in the attached "Steps You Can Take to Protect Your Dependent/Minor's Information."

Should you have questions or concerns regarding this matter, please contact us at pg@rghcpa.com and copy dm@rghcpa.com. You may also call us at 203-929-6371, or write to us at 70 Platt Rd, Shelton, Connecticut 06484.

The security of information is of the utmost importance to us, and we will continue to take steps to protect information in our care.

Sincerely,

Ritch, Greenberg & Hassan P.C.

STEPS YOU CAN TAKE TO PROTECT YOUR DEPENDENT/MINOR'S INFORMATION

Equifax Child Monitoring Package (for Equifax Credit Watch™ Gold members)

Your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<Enrollment Deadline>>

Key Features

- Child Monitoring for up to four children under the age of 18
- Emailed notifications of activity on the child's Equifax credit report

Enrollment Instructions

Parent/guardian, after completing your enrollment in Equifax Credit Watch™ Gold:

Return to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> for Equifax Child Monitoring Package

then click "Submit" and follow these additional steps.

1. **Sign In:**

Click the 'Sign in here' link under the "Let's get started" header.

Sign in with your email address and password you created when initially creating your account.

2. **Checkout:**

Click 'Sign Me Up' to finish your enrollment.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features and enroll minor children.

How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.

Repeat steps for each minor child (up to four)

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.

**ADDITIONAL ACTIONS TO HELP PROTECT YOUR
DEPENDENT/MINOR'S INFORMATION**

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your dependent/minor's account statement for suspicious activity and to detect errors.

Although minors under the age of 18 typically do not have a credit report, under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place a "security freeze" on the file, which will prohibit a credit bureau from releasing information in the credit file without your express authorization. Pursuant to federal law, you cannot be charged to place or lift a security freeze on a credit file. To request a security freeze for your dependent/minor, you will need to provide the following information for both you and your dependent/minor:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth; and
4. Address for the prior two to five years.

Include for your identification:

5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. Proof that you are the parent or legal guardian of the minor.

Include for your minor's identification:

8. A copy of your minor's Social Security card and
9. A copy of your minor's birth certificate.

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

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.

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<<City>><<State>><<Zip>>

<<Country>>

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Dear <<Name 1>>:

We are writing to inform you of an incident that may have involved your personal information as described below. We take the privacy and security of all information very seriously, and are providing you with steps you can take to help protect your information, should you feel it is appropriate to do so. We are also providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax.

The information potentially at risk includes your first and last name, in combination with your <<Data Elements>>.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. You may also enroll in the <<CM Length>> months of complimentary credit monitoring and identity protection services we are making available to you. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary services is enclosed in the attached "Steps You Can Take to Help Protect Your Information."

Should you have questions or concerns regarding this matter, please contact us at pg@rghcpa.com and copy dm@rghcpa.com. You may also call us at 203-929-6371, or write to us at 70 Platt Rd, Shelton, Connecticut 06484.

The security of information is of the utmost importance to us, and we will continue to take steps to protect information in our care.

Sincerely,

Ritch, Greenberg & Hassan P.C.

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 a credit monitoring service for <<CM Length>> months provided by Equifax, one of the three nationwide credit reporting companies.

Your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<Enrollment Deadline>>

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to 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.

¹ WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded.

² The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the 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 fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
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You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.