



Return Mail Processing Center
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 Portland, OR 97228-6336

To Enroll, Please visit:

www.equifax.com/activate

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<<Address 1>>

<<Address 2>>

<<Address 3>>

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<<Country>>

<<Date>>

Subject: Notice of Data Security Incident

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

I am writing to inform you about a potential data security incident about which Fredette, Sankowski, Woodcock & Co. has become aware. Fredette, Sankowski, Woodcock & Co. takes the privacy and security of all personal information within its possession very seriously. Because this potential data security incident may impact your personal information, we are sending you this letter about what we have learned about and providing you with steps you can take to help protect your personal information.

During the 2022 tax season, Fredette, Sankowski, Woodcock & Co. became aware of a higher-than-usual number of clients that have experienced unusual activity associated with their bank accounts and/or fraudulent tax filings. Upon learning about this activity, we engaged independent digital forensics and incident response experts to help us determine if our computer network has been impacted or compromised.

Our investigation has indicated that this activity may be related to a phishing attempt. As a customer service to our valued clients, we are contacting you to notify you about the suspicious and fraudulent activity we have learned about, provide information about how you can protect your personal information, and to offer you 24 months of credit monitoring and identity protection services at no cost to you. Instructions to enroll in these services are at the bottom of this letter.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The consumer 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 call or send a request to the consumer 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 identities 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 consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer 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 consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

We encourage you to enroll in the complimentary services being offered to you through Epiq by using the enrollment code provided and offer the following recommendations:

- You should follow the guidelines included with this letter for an overview of steps you can take, including how to place a fraud alert on your credit report, or place a security freeze on your credit file.
- You should review all financial account statements carefully and if you notice any suspicious activity, contact your financial institution and notify law enforcement.
- You should be especially aware of any requests, calls, letters or other questions about any of your personal accounts. If you receive some type of unexpected request for personal information, do not provide any information and instead contact the entity requesting the information to validate whether the request was legitimate.
- You may receive a Form 5071C letter from the IRS. If you receive a Form 5071C letter, please follow the instructions in the letter to verify your identity with the IRS. The IRS will be assigning individual PIN numbers to taxpayers who have received a Form 5071C letter. Those PIN numbers are sent out by mail from the IRS. Only those who are sent the letter are assigned PIN numbers. If you have questions about how having a PIN number impacts your tax filing, please contact us. In addition, you may be required to complete the IRS Form 14039 Identity Theft Affidavit. We will assist you with this process as well.
- You may receive a Form 12C letter from the IRS. If you receive a Form 12C letter, please follow the instructions and respond accordingly by mail or fax. If you have questions regarding the letter or response, please contact us and we will assist you with this process.

We are providing you with information about steps that you can take to help protect your personal information and are offering you complimentary identity protection services through Epiq – a data breach and recovery services expert. These services include 24 months of Equifax Credit Watch – Gold which includes credit monitoring with email notification, access to credit report, WebScan notifications if your data is used, and identity theft insurance coverage for certain out of pocket expenses resulting from identity theft. The deadline to enroll in these services is <<Enrollment Deadline>>. With this protection, Epiq will help to resolve issues if your identity is compromised. To enroll in Equifax Credit Watch™ Gold, please:

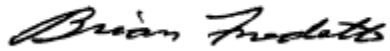
- Go to www.equifax.com/activate, enter unique activation code <<Code>>, and click submit.
- Complete the form with your contact information and click continue.
- Create an account and complete Equifax’s identity verification process.
- Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish your enrollment.
- The confirmation page shows your completed enrollment. Click “View My Product” to access product features.

Additional key features of Equifax Credit Watch™ Gold include:


- Credit monitoring with email notifications of key changes to your Equifax credit report.
- Daily access to your Equifax credit report.
- WebScan notifications 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 alerts, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.
- 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 theft. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Please accept my sincere apologies for any worry or inconvenience that this may cause you. If you have questions or need assistance, please call Epiq at **855-614-1706** from 8:00 A.M. to 8:00 P.M. Central Time, Monday through Friday (excluding holidays). Epiq call center representatives are fully versed on this incident and can answer any questions that you may have.

Sincerely,



Brian Fredette, President
Fredette, Sankowski, Woodcock & Co.



Jillian Woodcock, Vice President
Fredette, Sankowski, Woodcock & Co.