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*Amidon & Petersen  
Financials LLC  
Registered Investment Advisor  
Financial Coaching &  
Portfolio Management*

*Notice of Data Breach  
PO Box 63  
Niverville, NY 12130  
Tel: (518) 852-3815  
Fax: (775) 766-4407*

*Notification of Data Breach*

[Consumer Name]  
[Consumer Address]

[Date]

Dear [Consumer Name]:

The privacy and security of the personal information we maintain is of the utmost importance to Amidon & Petersen Financials LLC (“A&P”). We are writing with important information regarding a recent security incident that may have impacted some of your information. We want to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information. As of the date of this mailing, there has been no evidence of misuse of your information.

*What Happened?*

On or around October 14, 2021, we became aware of a security incident related to a phishing attack of our email network and cloud server, possibly affecting personal data of some of our clients, previous clients, and other interested parties. We learned of the incident when we were notified of fraudulent activity by one of our financial partners.

*What Information Was Involved?*

We are notifying you that the impacted data may have contained some of your personal information such as [information customized to consumer’s breached information].

*What Are We Doing?*

Upon learning of the issue, we commenced an investigation. We immediately reached out to all our companies and custodians who handle client accounts to inform them of the incident and to ensure proper security protocols were followed. We also immediately began working with experienced cybersecurity professionals to contain and suspend the intrusion and to work diligently to retrieve and restore access and security to A&P’s data.

We are continuing to work closely with outside cybersecurity professionals to ensure that your personal information will be protected. We have implemented several changes that are designed to protect our data, including your personal information, from any subsequent incidents including updated security measures and authentications.

*What You Can Do.*

To protect you from any potential misuse of your information, and to demonstrate our commitment to the protection of your personal information, we are offering identity theft protection services. We are offering to purchase Defender Choice protection through LifeLock for a one-year period, which includes credit monitoring.

Although there is no evidence that your information has been misused, you can take advantage of this offer by purchasing a **LifeLock Standard** subscription. After you subscribe, your account will be moved under our block subscription, and you will be reimbursed by LifeLock, but only if you notify us of that subscription. To subscribe, please go to

<https://www.lifelock.com/> or call 800-416-0599. If you subscribe, please notify us via email within **30 days** of receiving this letter at [Doug@APFinancials.com](mailto:Doug@APFinancials.com) with “**LifeLock**” in the **subject line**, and include a copy of your LifeLock confirmation email, which should include your contract number. We encourage you to contact LifeLock with any questions. Representatives are available 24 hours a day, seven days a week.

*For More Information.*

This letter includes a supplement: “Other Important Information”, that explains other precautionary measures you can take to help protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing any account statements for fraudulent or irregular activity on a regular basis.

We sincerely apologize and regret any inconvenience this incident may have caused you. We are committed to providing quality services, including protecting your personal information, and we want to assure you that we have policies and procedures to protect your privacy.

If you have any further questions regarding this incident, please call (518) 852-3815.

Sincerely,

A handwritten signature in black ink, appearing to read "Douglas S. Petersen". The signature is written in a cursive style with a large initial 'D' and 'P'.

Douglas S. Petersen

– OTHER IMPORTANT INFORMATION –

**1. Obtain a Police Report**

You have a right to obtain a police report concerning the data incident. To do so, please call your local police station.

**2. Identity Theft Protection Services.**

- Website and Subscription. Go to <https://www.lifelock.com/> or call 800-416-0599 and follow the instructions to purchase a subscription.
- Telephone. Contact LifeLock at 1-800-543-3562 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your identity.
- Please notify A&P via email within 30 days of receiving this letter at [Doug@APFinancials.com](mailto:Doug@APFinancials.com) with “LifeLock” in the subject line if you subscribe or plan to subscribe, and include your name, address, and contract number that was provided to LifeLock in the body of the email

**3. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 1-year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

**Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

**TransUnion LLC**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

**4. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, *at no charge*. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail, to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com>  
1-800-685-1111

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

**TransUnion Security Freeze**

P.O. Box 2000  
Chester, PA 19016  
<http://www.transunion.com/securityfreeze>  
1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**5. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **[www.annualcreditreport.com](http://www.annualcreditreport.com)**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

## **6. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution(s) to inquire about steps to take to protect your account(s), including whether you should close your account(s) or obtain a new account number(s).

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-775 (TDD/TYY Support: 800-788-9898); Medicare Fraud Control Unit Direct Line: 212-417-5397.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General, North Carolina Department of Justice, 114 W Edenton Street Raleigh, NC 27603; <https://ncdoj.gov/protecting-consumers/identity-theft/>; Telephone: 919-716-6400; Consumer Protection Line: 919-716-6000.

**Maryland Residents:** You may obtain information about preventing identify theft from the Maryland Attorney General's Office: Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer); Telephone: 1-888-743-0023.

**South Carolina Residents:** You may obtain information about preventing identity theft from the South Carolina Attorney General's Office: 1000 Assembly Street, Room 519, Columbia, SC 29201; <https://www.consumer.sc.gov/identity-theft-unit>; Telephone: Identity Theft Unit (803) 734-4200; Medicaid Provider Fraud: (803) 734-3660 or call toll-free: 1-888-662-4328

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



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[Date]

[Address]

Dear [Individual's Information]:

In the interest of time, rather than making a phone call to everyone, I am reaching out with this letter about a security breach. As we are seeking to make sure all have been reached and alerted, please call me so I know you received it.

We have learned we had a security breach into our Microsoft OneDrive where our clients' account documents are held. We've reached out to all our companies/custodians who handle client accounts to inform them of the breach so that **nobody's account can be accessed without heightened scrutiny and approvals**. We have also been working with a Microsoft security team to secure the site and enhance the security features.

We've reported this event to the NY State Attorney General's office, the NY State Police, and NY Department of State, Division of Consumer Protection. But, in this day and age of phishing and cyber snooping, for safety's sake, if you haven't previously put a freeze on your credit bureau reports, you may want to consider doing so. In fact, I'd make that your highest priority! (See the Federal Trade Commission (FTC) notice below.)

In these situations, the FTC also recommends subscribing to an identity theft monitoring program. For those of you who don't have one, in order to be of help, I would be willing to buy you ID Theft protection for a 1-year period, but **you** must subscribe **now**. I cannot subscribe for you. If you want to take advantage of my offer, please subscribe by paying monthly instead of annually. This will minimize the temporary cash flow from your pocket. You'll be reimbursed later by LifeLock after your account is moved to my block subscription.

LifeLock offers a Family Plan for 2 Adults and an Individual Plan. Any dependent children should also be included. The Select subscription is a plan which provides Norton 360 and LifeLock with up to \$25,000 cash theft coverage for \$16.99/month for two adults or \$9.99/month for an individual when paid monthly. My block subscription provides \$1,000,000 for lawyers and experts in ID restoration and \$25,000 of stolen cash reimbursement. To subscribe, enter this URL into your web browser <https://www.lifelock.com/> or call 800-416-0599. If you subscribe or plan to subscribe, please let me know via email with LifeLock in the subject line. **I must hear from you and notify them within 60 days** for you to be put onto my block subscription. My email is: [Doug@APFinancials.com](mailto:Doug@APFinancials.com). Please do not send anything to me via text.

I also suggest contacting your bank and ask what they suggest you do in the event someone has obtained your personal information.

The Federal Trade Commission suggests these steps to help protect yourself:

- Closely monitor your credit card, monthly bills, bank statements, credit report and credit score.

*Amidon & Petersen Financials, LLC*

- If you see any signs of fraud, report this immediately to the affected organization, both by phone and certified mail. You may **ask your bank or credit card company to put a security block on your account** or preemptively request a new credit or debit card.
- **Place a fraud alert in your file at each of the three major credit reporting agencies.**
  - A fraud alert generally lasts for 90 days, although it can be extended. To place a fraud alert on credit reports, customers should contact one of the three major credit reporting agencies at, or through, one of the following numbers or websites. It is my understanding that Equifax and TransUnion will only do so via a phone call:  
  
Equifax Fraud Assistance Department: [\(800\) 525-6285](tel:8005256285) or [www.equifax.com](http://www.equifax.com)  
TransUnion Fraud Victim Assistance: [\(800\) 680-7289](tel:8006807289) or [www.transunion.com](http://www.transunion.com)  
Experian: (888) EXPERIAN (397-3742) or [www.experian.com](http://www.experian.com)
- **Place a “security freeze” on your credit report with the three major credit reporting agencies.**
  - A security freeze will generally stop prospective creditors from accessing your credit files to review your credit history, thus preventing any new credit from being opened for you, unless you authorize the agencies to allow access. Be sure to protect the information of your family as well – including children and elderly parents.
- Watch out for pretexting calls and "phishing" scams. Breach victims should not provide information to anybody who calls them claiming to be from your bank.
  - Impacted customers should not provide any information in response to an email (or a link within), as these could be scam emails targeting affected customers. These email “phishing” scams, designed to capture personal information such as usernames, passwords, and credit card information may appear to come from a legitimate source. Do not click on any links (including links to free credit monitoring) sent to you in an email, or via social media, as any personal information you send through these links will be transmitted to scammers taking advantage of the incident.

**If you suspect that someone is using your Social Security number, you can call the Social Security Administration’s fraud hotline at [\(800\) 269-0271](tel:8002690271) or go to [www.ssa.gov/oig](http://www.ssa.gov/oig). You can also check your earnings record by calling [\(800\) 772-1213](tel:8007721213).**

If you’d like to discuss this further, please call me at (518) 852-3815.

Sincerely,



Douglas S. Petersen

**Investment Advisory Services offered through  
Amidon & Petersen Financials LLC, an SEC Registered Investment Advisor  
PO Box 63, Niverville, NY 12130 Tel: 518-852-3815**

Custodial Services offered through TD Ameritrade, Inc.  
Brokerage services offered through Cadaret, Grant & Co., Inc. Member FINRA/SIPC.  
OSJ Office: 16 Sage Estate, Suite 206 Albany, NY 12204 (518) 462-5350  
Amidon & Petersen Financials LLC and Cadaret, Grant & Co., Inc. are separate entities.