# JONATHAN S. RESNICK, CPA AN ACCOUNTANCY CORPORATION

<<Date>>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>> <<address\_1>> <<address\_2>> <<city>>, <<state\_province>> <<postal\_code>> <<country>>

#### Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

We are writing to inform you of an incident that may have involved your 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 24 months of credit monitoring and identity protection services through Kroll.

The information potentially at risk includes your name, in combination with your << b2b text 1(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 activate the 24 months of complimentary credit monitoring and identity protection services we are making available to you. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Due to privacy laws, we cannot register you directly. Additional information regarding how to activate the complimentary services is enclosed in the attached "Steps You Can Take to Help Protect Your Information."

Additionally, we recommend you apply for an Identity Protection PIN (IP PIN) through the IRS. An IP PIN is 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. It helps the IRS verify your identity when you file your electronic or paper tax return. You can apply for an IP PIN here: https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.

Should you have questions or concerns regarding this matter, please call 1-???-????, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding some major U.S. holidays.

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

Sincerely,

Jonathan Resnick

# **STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION**

#### **Activate Identity Monitoring Services**

Visit https://enroll.krollmonitoring.com to activate and take advantage of your identity monitoring services. *You have until* <<<u>b2b\_text\_6(activation deadline)</u>>> to activate your identity monitoring services. Membership Number: <<<u>Membership Number s\_n>></u>



# TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

#### Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to help protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

You can sign up for the online identity monitoring service anytime between now and **<<b2b\_text\_6(activation deadline)>>**. Due to privacy laws, we cannot register you directly. Activating this service will not affect your credit score. You must be over age 18 with a credit file activate these services.

# 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 <u>www.annualcreditreport.com</u> 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 cred | lit freeze, please contact the th | ree major credit reporting | bureaus listed below: |
|--------------------|-----------------------------|-----------------------------------|----------------------------|-----------------------|
|                    |                             |                                   |                            |                       |

| TransUnion                      | Experian                      | Equifax                      |
|---------------------------------|-------------------------------|------------------------------|
| 1-800-680-7289                  | 1-888-397-3742                | 1-888-298-0045               |
| www.transunion.com              | www.experian.com              | www.equifax.com              |
| <b>TransUnion Fraud Alert</b>   | <b>Experian Fraud Alert</b>   | <b>Equifax Fraud Alert</b>   |
| P.O. Box 2000                   | P.O. Box 9554                 | P.O. Box 105069              |
| Chester, PA 19016-2000          | Allen, TX 75013               | Atlanta, GA 30348-5069       |
| <b>TransUnion Credit Freeze</b> | <b>Experian Credit Freeze</b> | <b>Equifax Credit Freeze</b> |
| P.O. Box 160                    | P.O. Box 9554                 | P.O. Box 105788              |
| Woodlyn, PA 19094               | Allen, TX 75013               | 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 help 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; <u>www.identitytheft.gov</u>; 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, your State Attorney General, and the FTC. This notice has not been delayed by law enforcement.