28450

HARTLEY, ROWE & FOWLER, P.C.

ATTORNEYS AT LAW

To Enroll, Please Call: 1-800-939-4170 Or Visit: <u>https://app.idx.us/account-</u> <u>creation/protect</u> Enrollment Code: <<XXXXXXX>>

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>

October 24, 2022

Re: Notice of Data Security Incident

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

We are writing to inform you of a data security incident that may have affected some of your personal information. At Hartley, Rowe & Fowler P.C. ("Hartley, Rowe & Fowler"), we take the privacy and security of personal information very seriously. We are contacting you to notify you that this incident occurred and inform you about steps you can take to ensure your information is protected, including enrolling in the complimentary identity protection services we are making available to you.

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	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

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, provide 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;

Portland, OR 97223

10300 SW Greenburg Rd. Suite 570

Hartley, Rowe & Fowler P.C.

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 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.

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:

Federal Trade Commission 600 Pennsylvania Ave, NW Washington, DC 20580 <u>consumer.ftc.gov</u>, and <u>www.ftc.gov/idtheft</u> 1-877-438-4338

You can also enroll in the identity monitoring and protection services we are offering through IDX, a national leader in identity theft protection. Your complimentary 24 months of IDX identity monitoring and protection services include: 24 months of credit monitoring, CyberScan dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To take advantage of these services, you must follow the instructions in this letter to enroll.

If you have questions or need assistance, please contact 1-800-939-4170, Monday through Friday from 9 a.m. to 9 p.m. Eastern Time, excluding major U.S. holidays, or going to <u>https://app.idx.us/account-creation/protect</u> and using the Enrollment Code provided above. Please note the deadline to enroll is January 24, 2023. Representatives can help answer questions you may have regarding the protection of your information. We take your trust in us and this matter very seriously. The protection of your personal information remains our top priority, and we've been working diligently to ensure that this type of incident does not happen again. Please accept our sincere apologies and know that we deeply regret any inconvenience that this may cause you.

Sincerely,

Robey Kafferian

Robert J. Kauffman, Managing Partner Hartley, Rowe & Fowler P.C. Post Office Box 489 Douglasville, Georgia 30133