

<Address Block>

<Date>

Dear <Name>:

We are writing to inform you of a data security incident experienced by our company that may have involved your information as described below. We take the privacy and security of all information very seriously. This letter includes information about the incident and steps you can take to help protect your information, should you feel it appropriate to do so.

What Happened: We discovered suspicious activity related to an employee email account, and upon discovery, took swift action to secure our email system and network. We also launched an internal investigation and engaged leading, independent cybersecurity specialists. Based on this investigation, we confirmed that one employee email account was subject to unauthorized access, and as a result, an unknown individual gained access to limited CDH files. We then began a thorough and time intensive review of the relevant data to determine the type of information at risk and to whom that information related. We subsequently performed a thorough internal review in order to obtain address information to provide you with this notice.

What We Are Doing: Upon learning of this incident, we immediately took the steps described above, including performing password resets. We have also implemented additional technical safeguards to further enhance the security of information in our possession and reduce the risk of similar incidents happening in the future. Additionally, we are offering you complimentary credit monitoring and identity protection services.

What You Can Do: We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/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. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

For More Information: We have established a dedicated Cyber Response Team to address any questions you may have which can be reached at cdhcyberresponse@cdhcpa.com, Monday through Friday, 8:30 a.m. to 5 p.m. Central Time. The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

Wendy Kelly

Managing Principal/CEO

Headquarters

100 E. Pierce Road, Suite 100
Itasca, IL 60143

Tel: 630.285.0215**Fax:** 630.285.1166**Website:** cdhcpa.com**Other locations**

Chicago, Milwaukee,
Albany and Japan



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

1. We encourage you to enroll in IDX Credit Monitoring/ Identity protection. If interested in this service, please reach out to our CDH Cyber Response Team to receive an enrollment code and instructions. The CDH Cyber Response Team can be reached at cdhcyberresponse@cdhcpa.com. Please note the deadline to enroll is December 31, 2022.

2. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help. If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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

TransUnion Fraud Alert

P.O. Box 2000

Chester, PA 19016-2000

TransUnion Credit Freeze

P.O. Box 160

Woodlyn, PA 19094

Experian

1-888-397-3742

www.experian.com

Experian Fraud Alert

P.O. Box 9554

Allen, TX 75013

Experian Credit Freeze

P.O. Box 9554

Allen, TX 75013

Equifax

1-888-298-0045

www.equifax.com

Equifax Fraud Alert

P.O. Box 105069

Atlanta, GA 30348-5069

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

State Specific information:

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. CDH, P.C. may be contacted at 100 Pierce Rd., Suite 100, Itasca, IL 60143.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages



from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>. CDH, P.C. may be contacted at 100 Pierce Rd., Suite 100, Itasca, IL 60143.