<<Return Name>>
<<Return Address>>
<<City>> <<State>> <<Zip>>>



<<FirstName>> <<LastName>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

November 21, 2022

Dear: <<FirstName>> <<LastName>>

### Please read this letter in its entirety.

We are writing to notify you that a breach of security of your personal information was discovered on May 25, 2022. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider or through us as described below.

#### What is Hansell & Associates, LLP doing to address this situation?

We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

Hansell & Associates, LLP has made immediate enhancements to our systems, security, and practices. Additionally, we have engaged appropriate experts to assist us in conducting a full review of our security practices and systems to ensure that enhanced security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

In response to the incident, we are providing you with access to the following services:

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed below. To extend these services, enrollment in the monitoring services described below is required.

Additionally, we are providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Score/Cyber Monitoring\*** services at no charge. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with the bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services.

#### How do I enroll for the free services?

To enroll in Credit Monitoring\* services at no charge, please log on to <a href="https://secure.identityforce.com/benefit/hansell">https://secure.identityforce.com/benefit/hansell</a> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<CODE>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

<sup>\*</sup> Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

#### What can I do on my own to address this situation?

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 credit 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 will need to contact **each** of the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Equifax Security Freeze 1-800-685-1111 P.O. Box 105788 Atlanta, GA 30348 Equifax.com/personal/credit-report-services

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 Experian.com/help

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
Transunion.com/credit-help

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- address
- Social Security Number;
- Date of birth;

If you submit a request for a security freeze via mail, you may be asked to provide the additional information:

- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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 credit 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.

<sup>\*</sup> Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call, go online or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number 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. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit 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 call, go online or send a written request by mail to each of the three credit bureaus and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently lift the security freeze.

Hansell & Associates, LLP encourages you to enroll in the services offered and to remain vigilant against incidents of identity theft and fraud. Such vigilance includes reviewing account statements and credit reports for suspicious activity. Individuals are encouraged to report any suspicious activity to the affiliated institutions immediately. Representatives have been retained to help you with any questions or problems you may encounter, including assisting you with obtaining a credit report and placing fraud alerts. If you choose not to use these services, we strongly urge you to do the following:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742) P.O. Box 4500 Allen, TX 75013 www.experian.com Equifax (1-800-525-6285) P.O. Box 740241 Atlanta, GA 30374 www.equifax.com TransUnion (1-800-680-7289)
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Also, should you wish to obtain a credit report and monitor it on your own:

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.
- Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to Hansell & Associates, LLP

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at <a href="https://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>.

# What if I want to speak with Hansell & Associates, LLP regarding this incident?

While the call center representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Hansell & Associates, LLP regarding this incident. If so, please call Christopher Hansell at 415-391-2529 Ext 1 from (9am – 5pm) Pacific time, Monday through Friday.

<sup>\*</sup> Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

At Hansell & Associates, LLP we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

Christopher Hansell Christopher Hansell Partner

## Steps You Can Take to Help Protect Your Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <a href="https://www.consumer.ftc.gov/articles/0155-free-credit-reports">https://www.consumer.ftc.gov/articles/0155-free-credit-reports</a>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**File Police Report**: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**FTC and Attorneys General:** You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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.

<sup>\*</sup> Services marked with an "\*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.