

Patton Law Offices, PLLC P.O. Box 565 Elkin, NC 28621 To Enroll, Please Call:
1-833-814-1785
Or Visit:
<a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a>
Enrollment Code:



December 2, 2022

## **Notice of Data Security Incident**



We are writing to provide you with notice of a data security incident at Patton Law Offices, PLLC, a North Carolina social security disability firm that is a successor to the Law Offices of James W. Partin. Although we are currently unaware of any misuse of your information, we take this incident and our legal obligations seriously. Please review the information below to learn what steps we are taking in response and how you can better protect yourself against the possibility of identity theft and fraud, should you feel it is appropriate to do so.

## **Complimentary Credit Monitoring Service**

To help protect your identity, we are offering a complimentary two-year membership to IDX, a trusted recovery services expert. This offering includes CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

To enroll in this complimentary service, just call 1-833-814-1785 or visit <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and use your Enrollment Code ( ) to begin your service.

## **Monitor Your Accounts.**

We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report.

Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian TransUnion
PO Box 9554 P.O. Box 2000
Allen, TX 75013 Chester, PA 19016
1-888-397-3742 1-888-909-8872

www.experian.com/freeze/center.html www.transunion.com/credit-freeze

Equifax
PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

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

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth:
- 4. If you have moved in the past five (5) 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.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian TransUnion
P.O. Box 2002 P.O. Box 2000
Allen, TX 75013 Chester, PA 19016
1-888-397-3742 1-800-680-7289
www.experian.com/fraud/center.html www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

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.

You can also 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 Massachusetts Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.

If you have any questions about this matter or any of the information contained in this notice, please contact me at 336-844-2870, Monday through Friday from 9 AM to 5 PM Eastern Time to speak with someone familiar with this incident.

We sincerely regret that this incident occurred, and we apologize for any inconvenience it may have caused you.

Respectfully,

Amelia N. Patton

Patton Law Offices, PLLC

(Enclosure)



## **Recommended Steps to Help Protect Your Information**

**Website and Enrollment**. Go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**Telephone**. Contact IDX at 1-833-814-1785 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**Watch for Suspicious Activity**. 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 <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> 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.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus online or by phone. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
1-888-397-3742
1-800-680-7289
P.O. Box 105069
Atlanta, GA 30348-5069
Atlanta, GA 30348-5069
www.equifax.com
Mathematical Experian Fraud Reporting
1-800-680-7289
P.O. Box 2000
P.O. Box 2000
Chester, PA 19022-2000
Www.experian.com
Www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

**Security Freeze**. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

**Notify law enforcement of any suspicious activity.** You should also notify the appropriate law enforcement authorities or your state attorney general if you suspect identity theft or 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 some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state attorney general.

Additional resources to protect against identity theft. You can find additional information to help protect against identity theft by contacting the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.