

Wing Financial Services, LLC
 c/o Cyberscout
 38120 Amrhein Road
 Livonia, MI 48150

WING FINANCIAL SERVICES, LLC

December 1, 2022

Notice of Data Security Incident

Dear [REDACTED]:

We are writing to inform you of a data security incident experienced by Wing Financial Services, LLC ("Wing Financial") that may have impacted your personal information, including [REDACTED]. Wing Financial is an independently owned and operated Jackson Hewitt franchise and we provided tax preparation services on your behalf or on behalf of someone else who claimed you as a dependent on their tax return. We take the privacy and security of your information seriously, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about resources we are making available to help you. We also want to assure you that we are taking steps to reduce the likelihood of this kind of event from happening in the future. Since the incident, Wing Financial changed all of its user's login credentials and further trained its employees on securing information.

In addition, as a safeguard, we we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, 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 TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/wingfinancial> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

You should know that you have the right to obtain a police report. In addition, 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.

Placing a freeze on your credit report is now free for all United States citizens. To place a security freeze on your credit report, each of the three major consumer credit reporting agencies have a dedicated web page for security freezes and fraud alerts:



Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze>

You can also request a freeze by phone or by mail to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com) and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
U.S. Consumer Services
P.O. Box 105788
Atlanta, GA 30348
(800) 349-9960

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1 888 397 3742

TransUnion Security Freeze
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834
888-909-8872

If a request is made online or by phone then the credit reporting agency must put the freeze in place no later than the next business day. In order to request a security freeze, you may 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 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 the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

If the request is made online or by phone, a credit bureau must lift a freeze within one (1) hour. If the request is made by mail, 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must go to the website provided above, call the toll-free number, or send a written request to the credit reporting agencies by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the method you use, a PIN or password provided to you when you placed the security freeze may be required as well. You may also need to identify the entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

To remove the security freeze, you must go to the websites provided above, call the toll-free number, or send a written request to each of the three credit bureaus by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the credit reporting agency and method you used to freeze your credit, a PIN or password provided to you when you placed the security freeze may be required or requested.

It is always a good idea to remain vigilant for incident of identity theft or fraud, and to review your bank account and other financial statements as well as your credit reports for suspicious activity. We also encourage you to contact Cyberscout with any questions and to take full advantage of the Cyberscout service offering.

If you have any questions or concerns, please call 1-888-926-2335 between the hours of 8:00 am and 8:00 pm Eastern time, Monday through Friday, excluding holidays. Your trust is our top priority, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,

Wing Financial Services LLC

Wing Financial Services, LLC



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– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 24-Month Credit Monitoring.

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/wingfinancial> and follow the instructions provided. When prompted please provide the following unique code to receive services:

██████████ In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and an email account, and services may not be available to minors under the age of 18 years of age. When signing up for monitoring services, you may be asked to verify personal information for our own protection to confirm your identity.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one-year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-service/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at

www.annualcreditreport.com. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

6. Reporting Identity Fraud to the IRS.

If your attempt to file your federal tax returns electronically was rejected or if you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended that you do the following:

- **File an Identity Theft Affidavit (Form 14039) with the IRS (the form can be downloaded at: <https://www.irs.gov/pub/irs-pdf/fl4039.pdf>)**
 - *Instructions for Form 14039* - In Section A check box 1. / In Section B check box 2. / Insert this in the "Please provide an explanation" box: I receive notice that my name and Social Security number may have been used to file a fraudulent tax return that was accepted by the IRS and/or state tax agency.
 - This form should be mailed or faxed to the IRS: Internal Revenue Service, Fresno, CA 93888-0025; 855-807-5720
- Call the IRS at (800) 908-4490, ext. 245 to report the situation (the unit office is open Monday through Friday from 7 am to 7 pm); and/or
- File a police report with your local police department. It may be appropriate to provide a copy of this letter.

Additional information regarding preventing tax-related identity theft can be found at: <http://www.irs.gov/uac/Identity-Protection>.

For further information and guidance from the IRS about tax-related identity theft, please visit: <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft> (Taxpayer Guide to Identity Theft) and



<https://www.irs.gov/pub/irs-pdf/p5027.pdf> (IRS Publication 5027, Identity Theft Information for Taxpayers) You may request an IRS Identity Protection PIN (IP PIN) at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. 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 IRS verify your identity when you file your electronic or paper tax return.

7. You Can Obtain Additional Information.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.