

Dear [Name] ,

Hello. Hope the holidays were cheerful.

I am writing to notify you about an information security incident that we were recently alerted to. As you know, Town CPA has been using Citrix (one of the premier business platforms for information security) for encrypted document-sharing for years.

Town CPA recently received an email notification about suspicious activity from Citrix. We escalated this concern to our IT company and immediately launched a thorough investigation with Citrix. We discovered that our Citrix workspace containing client tax folders were illegally accessed by an unidentified, unauthorized third party. At this time the Citrix team is still working to confirm if/what information was compromised, but we can still be proactive.

Town CPA has already taken the following protective measures:

1. Citrix account access security measures were increased. **It is secure for us to continue to use Citrix. Furthermore, our IT company is working closely with Citrix security to prevent any future incidents of unauthorized use.**
2. We notified the IRS fraud department about the incident and are working with a designated IRS stakeholder liaison on this case.
3. We notified the FBI and are cooperating with their agents to help find the perpetrator.

Additionally, we strongly recommend you take the following steps to safeguard against any possible misuse of your personal information:

1. Per the IRS stakeholder liaison's recommendation, please generate a PIN number as an added layer of authentication/security for your IRS filings. After a PIN is created, any fraudulent attempt to file a tax return in your name without the PIN number will be detected and declined by the IRS. Here is the link to the IRS website where you can find step-by-step instructions for generating a first-time user PIN: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. The process will take less than 10 minutes, but you must have a smartphone with camera access and an ID (license) on hand before you start. You will need to include your PIN when you send us your 2022 tax documents.

If you have any trouble, please reach out to us and we will be happy to help. If you already have a PIN, no further action is needed.

2. Please take extra care to review your bank account statements, credit reports, etc. and report any suspicious activity to the relevant financial institution. We are reaching out to reputable vendors to secure credit monitoring and identification protection services for 18 months at no cost to you. If you would like to take advantage of our offer, please reply to this email and we can send separate instructions for how to enroll.

We fully recognize that this is a stressful experience for you. Thank you for understanding that we are partnered with a leading cybersecurity platform and are doing all we can to protect you and your data.

Thank you
Nune

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This message may contain confidential material and should only be read by the intended recipient. If you have received this in error, please advise sender and then destroy this message and any attachments.

Internal Revenue Service Circular 230 Disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties under the Internal Revenue Code or applicable state or local tax law provisions.

EXHIBIT B

Dear client:

This is the follow up email to the notice we sent on January 15th titled “Citrix Information Security Incident – please read.” To help safeguard your personal information, we are offering you access to credit monitoring and identity theft protection services through Experian for the next 24 months at no cost to you. Below are the step-by-step instructions for enrollment.

Enroll in Identity Monitoring

To help protect your identity, we are offering a complimentary twenty-four (24)-month membership of Experian’s® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at 1-877-890-9332 by **April 30, 2023**. Be prepared to provide engagement number _____ as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWENTY-FOUR (24)-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for twenty-four (24) months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at

www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three (3) major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers 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 (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 (7) years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s 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 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 credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two (2) to five (5) 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.); 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:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1 (800) 916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 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.

Sincerely,

Nune Khachatryan
Nune Khachatryan CPA, P.C./Town CPA