

McCRACKEN FINANCIAL SOLUTIONS CORP.
8 Suburban Park Drive, Unit #2, Billerica, MA 01821-3903
978.439.9000: Main Number 978.439.9068: Fax Number
www.mccrackenfs.com



June 15, 2023

«Individual»
«Street_Address»
«City_State_Zip»

Dear «Individual»,

McCracken Financial Solutions Corp. is writing to notify you that a breach of security potentially impacting your personal information occurred on May 1, 2023.

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 may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

In addition, arrangements have been made with NortonLifeLock to provide you with credit monitoring services for two (2) years, at no cost to you.

To take advantage of this offer, you must enroll by July 31, 2023.

Enrollment requires an internet connection and an e-mail account. Please note that when signing up for credit monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

To enroll, please follow the instructions attached to this notice.

Further steps to protect yourself from identity theft or other fraud include, but are not limited to: placing fraud alerts on your credit file; reviewing your credit reports for unexplained activity; and reviewing credit card or other financial accounts for any suspicious and/or unauthorized activity.

If you should have any further questions, please contact Denise Ross by phone at 978-439-9000, Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST, or via email at denise.ross@mccrackenfs.com.

Sincerely,

Frank H. McCracken, Jr.
President

Attachment: NortonLifeLock Enrollment Instructions

NortonLifeLock Enrollment Instructions

Dear «Individual»:

McCracken Financial Solutions Corp. has retained **NortonLifeLock** to provide two (2) years of complimentary **LifeLock Standard™** identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **LifeLock.com/Offers**
2. Below the THREE protection plan boxes, you may enter the Promo Code: **MFSC2305** and click the “APPLY” button.
3. Your complimentary offer is presented. Click the Orange “START MEMBERSHIP” button. A Popup will appear to enter your Member ID «**Unique_ID**» and click “APPLY”
4. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180

You will have until July 31, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Standard™** membership includes:

- ✓ LifeLock Identity Alert™ System[†]
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring^{**}
- ✓ LifeLock Privacy Monitor™
- ✓ Lost Wallet Protection
- ✓ Stolen Funds Reimbursement up to \$25,000^{†††}
- ✓ Personal Expense Compensation up to \$25,000^{†††}
- ✓ Coverage for Lawyers and Experts up to \$1 million^{†††}
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring^{†**}
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ USPS Address Change Verification

[†] If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. [†] LifeLock does not monitor all transactions at all businesses.

^{**} These features are not enabled upon enrollment. Member must take action to get their protection.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

This document is PROPRIETARY and CONFIDENTIAL. No part of this document may be disclosed in any manner to a third party without the prior written consent of NortonLifeLock, Inc.

Parent(s) or Guardian(s) for:

«Individual»

«Street_Address»

«City_State_Zip»

June 15, 2023

Dear Parent(s) or Guardian(s) for «Individual»,

McCracken Financial Solutions Corp. is writing to notify you that a breach of security potentially impacting your minor child's personal information occurred on May 1, 2023.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If your child is the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on credit reports, free of charge. 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 a credit report may delay, interfere with, or prevent the timely approval of any requests for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on a credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

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

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

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

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

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

McCracken Financial Solutions Corp.

In order to request a security freeze, you will need to provide some or all of the following information with respect to the person on whose behalf the request is made to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If the person has moved in the past five (5) years, the addresses where they have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If the person is 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 one (1) to three (3) business days after receiving a request to place a security freeze on a credit report, based upon the method of your request. 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 to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to a credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including the name, address, and social security number of the person whose credit report is subject to the security freeze) 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 the credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving a request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving a request to remove the security freeze.

In addition, arrangements have been made with NortonLifeLock to provide your child with credit monitoring services for two (2) years, at no cost to you.

To take advantage of this offer, you must enroll by July 31, 2023.

Enrollment requires an internet connection and an e-mail account. Please note that when signing up for credit monitoring services, you may be asked to verify personal information to confirm identity.

To enroll, please follow the instructions attached to this notice. For your child to take advantage of the services offered by NortonLifeLock, you, as the parent or guardian, must enroll on their behalf.

Further steps to protect your child from identity theft or other fraud include, but are not limited to: placing fraud alerts on their credit file; reviewing their credit reports for unexplained activity; and reviewing credit card or other financial accounts for any suspicious and/or unauthorized activity.

If you should have any further questions, please contact Denise Ross by phone at 978-439-9000, Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST, or via email at denise.ross@mccrackenfs.com.

Sincerely,

Frank H. McCracken, Jr.
President

Attachment: NortonLifeLock Enrollment Instructions

Dear Parent(s) or Guardian(s) for «Individual»:

McCracken Financial Solutions Corp. has retained **NortonLifeLock** to provide two (2) years of complimentary **LifeLock Junior™** identity theft protection. To enroll a minor (under the age of eighteen (18) into LifeLock Junior™, a parent/legal guardian must also have an active LifeLock membership.

- To establish a new membership for both the parent/legal guardian and the minor (both at no cost to you), please follow the instructions, below. **The parent/legal guardian must enroll first.** Adding a family member occurs right before the last step.
- If the parent/legal guardian has an active LifeLock membership, please contact the Member Services number in your LifeLock portal and ask to switch your membership using the Promo Code & Member ID, below.

To activate your membership online and get protection at no cost to you:

1. You will need the following **Promo Code:** <<PROMO CODE>> and **Member ID:** «Unique_ID», which have been assigned specifically to you, for one-time use.
1. To begin, please click on the following **URL:** LifeLock.com/Offers
2. Enter The enrollment ID from Above and click Apply.
3. After the parent/legal guardian has entered the required information for the adult enrollment, you will be asked if you would like to add a family member. Repeat this step as necessary.
4. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180

You will have until July 31, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Junior™** membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ Dark Web Monitoring
- ✓ Credit File Detection**
- ✓ Lost Wallet Protection**
- ✓ File-Sharing Network Searches**
- ✓ 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Million Dollar Protection™ Package†††
 - Stolen Funds Reimbursement up to \$25,000
 - Personal Expense Compensation up to \$25,000
 - Coverage for Lawyers and Experts up to \$1Million

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

**These features are not enabled upon enrollment. Member must take action to get their protection.

†††Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.