

29870

<< First Name>> << Last Name>>
<<Address>>
<<City>>, <<State>> <<Zip>>

<<Date (Format: Month Day, Year)>>

Subject: Notice of Data Security Incident

Dear << First Name>> << Last Name>>,

Wubbels & Duffy, CPA, RLLP (“Wubbels & Duffy”)¹ is writing to notify you of a data security incident you were previously informed about, which appears to have affected your personal information. Wubbels & Duffy takes the privacy and security of all information in its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your information.

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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must send a request to **each** of the three major consumer reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com/personal/credit-report-services/
Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
TransUnion: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, 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 consumer reporting agency:

1. Full name (including middle initial as well as any suffixes);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, the addresses where you have lived over the past five years;

¹ Wubbels & Duffy is a full-service CPA firm that assists clients with tax preparation. As part of this work, Wubbels & Duffy maintains information about its clients as well as their spouses and dependents.

5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. Legible photocopy of a government issued identification card (i.e. state driver's license or ID card);
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.

The consumer reporting agencies have up to three 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 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 or 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 consumer reporting agencies (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 up to three 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 make a request to each of the consumer reporting agencies 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 up to three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Wubbels & Duffy is offering you 24 months of complimentary identity protection services through TransUnion. These services include credit² and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. To enroll, please use the following information:

- Enrollment Code: WDAD2441923
- How to Enroll: <https://bfs.cyberscout.com/activate>
- Deadline to Enroll: <<DEADLINE>>

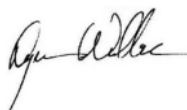
² To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Please accept my sincere apologies and know that Wubbels & Duffy takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you. If you have questions or need assistance, please call TransUnion at <<TEL NUMBER>> Monday through Friday from 6am to 6pm Pacific or go to <https://bfs.cyberscout.com/activate> and use the enrollment code provided above.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Tom Duffy', with a stylized, cursive script.

Tom Duffy
Wubbels & Duffy, CPA, RLLP

A handwritten signature in black ink, appearing to read 'Lynn Wubbels', with a cursive script.

Lynn Wubbels
Wubbels & Duffy, CPA, RLLP