

ABO AND COMPANY, LLC


Certified Public Accountants - Litigation & Forensic Consultants



Dear Client,

We here at Abo and Company, LLC and Abo Cipolla Financial Forensics, LLC are writing to notify you of an incident that may affect the privacy of certain information provided to use. We take this incident seriously and are providing you information about the incident, our response, and resources we are making available to you in an abundance of caution.

What Happened? On May 9, 2023, we discovered unusual activity in a third-party portal platform we have been using for years to share documents with some of our clients. We immediately began an investigation, which included working with third-party specialists to determine the nature and scope of this incident. The investigation determined an unauthorized party gained access to our third-party platform account, and one of our employee email accounts, between April 19, 2023 and May 8, 2023. In response to this incident, we conducted a thorough review of the accounts to determine the type of information they contained and to whom the information related.

What Information Was Involved? The type of information identified in our review included your name and the following data elements: 

What We Are Doing? In response to this incident, we changed passwords and we are reviewing our policies and procedures related to data protection. Additionally, in an abundance of caution, we are offering you access to months of complimentary credit monitoring and identity protection services.

What You Can Do. We encourage you to enroll in the complimentary credit monitoring and identity protection services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the attached *Steps You Can Take to Help Protect Your Information*. **Please also consider obtaining a PIN from the IRS to prevent someone else from filing a tax return using your Social Security number.** Information about setting up a PIN can be located online here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

We sincerely regret any concern this incident may cause you. This privacy and security of information is important to us, and we will continue to take steps to protect information in our care. For more information, please contact us at the below captioned address or number.

Sincerely,

Martin H. Abo, CPA/ABV/CVA/CFE

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Complimentary Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for [REDACTED] provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code 699061 and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **August 31, 2023**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain [REDACTED] of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The subscription also includes access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have questions about your online credit monitoring benefits, need help with your enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You 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-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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:

<p>TransUnion 1-800-680-7289 www.transunion.com</p> <p>TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000</p> <p>TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094</p>	<p>Experian 1-888-397-3742 www.experian.com</p> <p>Experian Fraud Alert P.O. Box 9554 Allen, TX 75013</p> <p>Experian Credit Freeze P.O. Box 9554 Allen, TX 75013</p>	<p>Equifax 1-888-298-0045 www.equifax.com</p> <p>Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069</p> <p>Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788</p>
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania

Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.