

Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<MailID>>

Parent or Guardian of

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<City>><<State>><<Zip>>

<<Country>>

A PLUS TOTAL FINANCIAL SOLUTIONS INC
1315 N LA FOX ST
SOUTH ELGIN, IL 60177
TOLL FREE (833)627-2775
PHONE (847)888-4494

NOTICE OF DATA BREACH

<<Date>>

Dear Parent or Guardian of <<Name 1>>,

A Plus Total Financial Solutions Inc. d/b/a B & R Tax Accounting Services (“A Plus”) values your business and respects the privacy of your information. Therefore, as a precaution, we are notifying you of a data security incident that may have involved your personal information. We are sending this notice as soon as practicable and have not delayed it due to any request from law enforcement.

What Are We Doing

A Plus values your privacy and deeply regrets this incident. We have conducted a thorough review of our affected systems, are continuing to monitor them for any further issues. In the meantime, to protect your information, A Plus took steps to ensure that any accessed and/or copied information was not further accessed, compromised or shared, and has had outside vendors confirm that no persistent incursion exists. In addition, A Plus has taken, and is taking, actions to prevent further, similar attacks, including changing passwords, instituting multi-factor authentication, and altering policies and procedures.

What Can You Do

In order to further protect yourself, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you detect any suspicious activity, please notify the financial institution or credit card company with which the account is maintained.

You should also know that you have the right to file or obtain a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to your state Attorney General or other consumer protection agency.

Additionally, if you know or suspect you are a victim of tax-related identity theft, the IRS recommends the following steps:

- Respond immediately to any IRS notice; call the number provided or, if instructed, go to [IDVerify.irs.gov](https://idverify.irs.gov).
- Complete IRS Form 14039, Identity Theft Affidavit. Use a fillable form at [IRS.gov](https://irs.gov), print, then attach the form to your return and mail according to instructions. This form will be completed by me on your behalf and filed with your 2023 tax filings. If you plan on filing an extension, please contact me for more information.
- Continue to pay your taxes and file your return, even if you must do by paper.
- Visit identitytheft.gov for more steps you should take to protect yourself and your financial accounts.

If you previously contacted the IRS and did not receive a resolution, contact the IRS for specialized assistance at 1-800-908-4490. The IRS has teams available to assist. You may also visit <https://www.irs.gov/Individuals/Identity-Protection> for more information.

You can also place fraud alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring (see below). You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

You need to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

You can also put a security freeze on your credit file. By placing a security freeze, you can prevent someone who fraudulently acquires your personal identifying information from using that information to open new accounts or borrow money in your name. You will need to contact **each of** the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card unless you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files. In order to place the security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, social security number, date of birth, current and previous addresses, and a copy of a state-issued identification card, and a recent utility bill, bank statement, or insurance statement. Additional information regarding credit freezes is available from the Federal Trade Commission, from the three credit reporting agencies listed above, or at www.annualcreditreport.com.

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261

In addition, if this letter is addressed to your minor child, then, as a precautionary measure to safeguard your minor child's information from potential misuse, we have also arranged with Equifax to provide its Child Monitoring Package for Equifax Credit Watch™ Gold members product for 24 months at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how a parent or guardian can enroll the minor (including the unique activation code). If you choose to take advantage of this product, it will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file. If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the Equifax credit file. This will limit access to the minor's credit file in the future. If someone attempts to use the minor's information to open credit, the parent or guardian will receive an email alert. You must complete the enrollment process by **November 30, 2023**. We urge you to review the additional information enclosed with this letter, and consider enrolling in this product, at our expense. Please note that the parent/guardian must sign up for Equifax Credit Watch™ Gold in order to sign up for the Child Monitoring Package.



Enter your Activation Code: <ACTIVATION CODE>
Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Equifax Child Monitoring Package

Key Features

- Child Monitoring for up to four children under the age of 18
- Emailed notifications to the primary adult member of activity on the child's Equifax credit report

Enrollment Instructions

Parent/guardian Go to www.equifax.com/activate

Enter your unique Activation Code of <ACTIVATION CODE> then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with parent/guardian contact information and click "Continue".
If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter parent/guardian email address, create a password, and to accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of parent/guardian identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling.
The confirmation page shows parent/guardian completed enrollment.
Click "View My Product" to access the product features and enroll minor children.

How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.
Repeat steps for each minor child (up to four)

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file. You can add up to 4 children under the age of 18 with your Equifax Child Monitoring Package.

For More Information

We have set up a dedicated hotline to answer questions you may have about this issue. For further information and assistance, please contact the A Plus response line at 833-627-2775 between 9:00 am and 9:00 pm Eastern time, Monday through Friday, except holidays. The response line will be operational beginning on 8/11/23.

Sincerely,

A handwritten signature in black ink that reads "Philip Liang". The signature is written in a cursive style with a large initial "P" and a long, sweeping underline.

Philip Liang

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- Complete IRS Form 14039, Identity Theft Affidavit. Use a fillable form at [IRS.gov](https://irs.gov), print, then attach the form to your return and mail according to instructions. This form will be completed by me on your behalf and filed with your 2023 tax filings. If you plan on filing an extension, please contact me for more information.
- Continue to pay your taxes and file your return, even if you must do by paper.
- Visit identitytheft.gov for more steps you should take to protect yourself and your financial accounts.

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P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
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In addition, and as a precautionary measure to safeguard your information from potential misuse, we have arranged with Equifax to provide its Equifax Credit Watch™ Gold product for 24 months at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with daily credit monitoring of your Equifax credit file, unlimited access to your Equifax® Credit Report, the ability to set a fraud alert on your credit file at all 3 bureaus and automatically renews every 90 days, scanning of the internet for your personal information and alerts you if it is found on suspected underground trading sites, and provides you identity theft insurance up to \$1,000,000 to cover certain out of pocket expenses arising from an occurrence of identity theft (subject to limitations and exclusions). You must complete the enrollment process by **November 30, 2023**. We urge you to review the additional information enclosed with this letter, and consider enrolling in this product, at our expense.



Enter your Activation Code: <ACTIVATION CODE>
Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

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Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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Philip Liang