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VIA FIRST-CLASS MAIL

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] MA [REDACTED]

Re: Offer of Creditor Monitoring in Conjunction with Recent Data Breach

Dear [REDACTED]:

As we have already discussed, personal information, [REDACTED], all of whom are Massachusetts residents, was erroneously disclosed by an employee of Bulkley, Richardson and Gelinas, LLP ("BRG") to an unauthorized third party. The personal information disclosed includes your social security numbers, some of your financial account numbers, and the social security numbers of your [REDACTED]. We understand that your personal information is important, and we regret that this has occurred.

Since then, BRG has improved our internal systems and training to ensure that this error is not repeated. Because we, like you, have spoken to this third party, we have no reason to believe that you, or any member of your family, is at risk of identity theft or fraud as a result of this breach. Still, because your social security numbers were exposed in this breach, we would like to offer you (and any of your six family members, with whom we understand you will share this offer) twenty-four months of complimentary credit monitoring. If you accept this offer, please enroll in credit monitoring services and provide us with an invoice for such enrollment within two (2) months of receiving this offer, and we will timely reimburse you.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. (We are aware of none.) Both Massachusetts and federal law allow consumers to place a security freeze on their credit reports for no charge. More detailed information about that process is appended to this letter.

If you should have any further questions, please contact us. Again, we apologize for the error, and appreciate your trust in us.

Very truly yours,

Daniel J. Finnegan

Credit Report Security Freezes: Requesting, Lifting, and Removing Them

Both Massachusetts and federal law allow 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. Credit reporting agencies are not permitted to charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you can send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742	Trans Union Security Freeze Fraud Victim Assistance Dept. P.O. Box 2000 Chester, PA 19022-2000 1-800-680-7289
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
1. Social Security Number;
2. Date of birth;
3. The address[es] where you have lived over the prior five years;
4. Proof of current address such as a current utility bill or telephone bill;
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
6. Social Security card, pay stub, or W2
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 credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report by mail or one (1) business day after receiving a request by phone or by secure electronic means. The credit bureaus must also send written confirmation to you within five (5) business days, along with information about how to remove or lift the security freeze in the future.