



Baker, Overby & Moore, Inc., P.S.  
Certified Public Accountants

1071 S. Forks Avenue, P.O. Box 269  
Forks, WA 98331  
360-374-2275

<<MemberFirstName>> <<MemberLastName>> <<Date>> (Format: Month Day, Year)  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

**Subject: Data Security Incident**

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a data security incident that may have affected your personal information. We take the privacy and security of your information very seriously. This is why I am contacting you, offering you credit and identity monitoring services, and informing you about steps that can be taken to protect your personal information.

**What happened?** During the weekend of October 8<sup>th</sup> and 9<sup>th</sup>, 2016, a burglar broke into our locked Forks, Washington office and stole a laptop computer that contained client personal information. We discovered the theft upon entering the office on Monday morning, October 10<sup>th</sup>, 2016 and immediately contacted the Forks Police Department, took steps to protect the security of our information systems, and began to investigate what information may have been affected. We worked diligently with our information technology personnel to identify the affected clients, and on October 31<sup>st</sup>, 2016 we determined that your information may have been affected. While there is no evidence that your personal information has actually been accessed, we are contacting you out of an abundance of caution to assist with the protection of your personal information.

**What Information Was Involved?** The following information may have been involved: passport number, name and Social Security number.

**What Are We Doing?** Immediately upon discovering the theft, we contacted the Forks Police Department, took steps to protect the security of our information systems, and investigated what information may have been affected. We are providing you information about steps you can take to protect your personal information, and offering you credit and identity monitoring services for 12 months at no cost to you. We are also enhancing the security of our systems and offices, making it more difficult for similar incidents to occur in the future.

**What You Can Do:** You can follow the recommendations on the following page to protect your personal information. You can also enroll in the services we are offering through Kroll, a global leader in risk mitigation and response, to monitor your identity for 12 months at no cost to you. To receive credit 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. Your services start on the date of this notice and can be used at any time during the next 12 months. They will include credit monitoring and identity consultation and restoration. Visit <https://kroll.idmonitoringservice.com> to take advantage of your services. Your membership number is <<Member ID>>. To receive credit services by mail instead of online, please call 1-855-205-6942.

**For more information:** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, call 1-855-205-6942, 8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday. Kroll's licensed investigators are standing by to assist you. Please have your membership number ready. You may also contact the person in charge of your account at Baker Overby & Moore. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

Jennifer Zaccardo, CPA

## STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR INFORMATION

### Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>	<b>Free Annual Report</b>
P.O. Box 105851	P.O. Box 9532	P.O. Box 1000	P.O. Box 105281
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1-800-525-6285	1-888-397-3742	1-877-322-8228	1-877-322-8228
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://annualcreditreport.com">annualcreditreport.com</a>

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. If you request a security freeze from a consumer reporting agency there may be a fee up to \$10 to place, lift or remove the security freeze. In order to place a 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, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, Federal Trade Commission or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

<b>Federal Trade Commission</b>	<b>Maryland Attorney General</b>	<b>North Carolina Attorney General</b>	<b>Rhode Island Attorney General</b>
600 Pennsylvania Ave, NW Washington, DC 20580 <a href="http://consumer.ftc.gov">consumer.ftc.gov</a> , and <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a> 1-877-438-4338	200 St. Paul Place Baltimore, MD 21202 <a href="http://oag.state.md.us">oag.state.md.us</a> 1-888-743-0023	9001 Mail Service Center Raleigh, NC 27699 <a href="http://ncdoj.gov">ncdoj.gov</a> 1-877-566-7226	150 South Main Street Providence, RI 02903 <a href="http://www.riag.ri.gov">http://www.riag.ri.gov</a> 401-274-4400



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### **Credit Monitoring through TransUnion**

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

### **Identity Consultation**

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Restoration**

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit 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.