

June 16, 2017

«Full\_Name» «Address\_1» «Address\_2» «City», «State» «Zip» IMPORTANT INFORMATION PLEASE READ CAREFULLY

Dear «First Name»,

The privacy of your personal information is of utmost importance to Condie, Stoker & Associates. We are writing to provide you with important information about a recent incident which involves the security of some of your personal information that was supplied to us. We want to provide you with information regarding the incident and explain the services we are making available to help safeguard you against identity fraud. We also are providing additional steps you can take to help further protect your information.

«ID»

# What Happened?

We were recently alerted to a potential security incident when we began receiving transmission failures for some of our filings. We promptly commenced an investigation. As part of our investigation, we have been working very closely with cybersecurity professionals that regularly investigate and analyze these types of incidents, and retained an independent computer forensic firm to analyze our internal systems for any unusual or unauthorized activity and to determine if any information was at risk. We also have had discussions with and provided relevant information to the IRS. This letter has not been delayed as a result of any law enforcement investigation.

#### What Information Was Involved?

On May 18, 2017, the extensive forensic investigation concluded that an unauthorized third party may have had access to our systems on or about January 3, 2017 and, as a result, obtained certain client information. The information affected by this incident includes your full name, date of birth, address, and Social Security number, and may also include your email address. To the extent you may have provided your bank account information, your bank routing number and checking account number may also be compromised. The compromised information included the personal information of taxpayers, and their spouses and dependents. Each person on the tax return will be notified separately of this incident. We wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps that you should take as well.

# What We Are Doing.

Enclosed in this letter you will find information on enrolling in a 12-month membership in Experian's® ProtectMyID® which we are providing out of an abundance of caution and at no cost to you, along with other precautionary measures we encourage you to take to help protect your personal information, including obtaining a free credit report and placing a fraud alert and/or security freeze on your credit file.

Since your bank account information may have been involved in this incident, we advise you to call your banking institution to determine if you should change your bank account number. Additionally, you should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.

Please accept our apology that this incident occurred. We are committed to maintaining the privacy of your information and have taken many precautions to help safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your information and are currently working on implementing new measures to prevent recurrence of this incident.

### For More Information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at (855) 657-2227. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against misuse of your information. The response line is available Monday through Friday, 7:00 a.m. to 4:00 p.m. Mountain Time.

Sincerely,

Code. Stoker & Associates

#### - ADDITIONAL PRIVACY SAFEGUARDS INFORMATION -

# 1. Experian's® ProtectMyID® Alert

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's<sup>®</sup> ProtectMyID<sup>®</sup> Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

# Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE That You Enroll By: 9/10/2017 (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/redeem
- 3. PROVIDE Your Activation Code: «Credit\_Monitoring»

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement #: PC-411

#### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
  - O Daily Bureau Credit Monitoring: Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- Identity Theft Resolution & ProtectMyID ExtendCARE: Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE<sup>TM</sup>, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- \$1 Million Identity Theft Insurance\*: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Activate your membership today at <a href="https://www.protectmyid.com/redeem">www.protectmyid.com/redeem</a> or call 877-288-8057 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

<sup>\*</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### 2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your credit file, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

 Equifax
 Experian
 TransUnion

 P.O. Box 105069
 P.O. Box 2002
 P.O. Box 2000

 Atlanta, GA 30348
 Allen, TX 75013
 Chester, PA 19022

 www.equifax.com
 www.experian.com
 www.transunion.com

 1-888-766-0008
 1-888-397-3742
 1-800-680-7289

# 3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. Alternatively, you may place a security freeze online with all three credit reporting companies by visiting each of the links provided below. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security FreezeExperian Security FreezeTransUnion Security FreezeP.O. Box 105788P.O. Box 9554P.O. Box 2000Atlanta, GA 30348Allen, TX 75013Chester, PA 19022https://www.freeze.equifax.comhttps://experian.com/freezehttps://freeze.transunion.com/1-800-685-11111-888-397-37421-888-909-8872

If you decide to place a Security Freeze on your credit file, in order to do so without paying a fee you will need to provide a police report. If your personal information has been used to file a false tax return or to open an account or to attempt to open an account, you may file a police report in the city in which you currently reside.

# 4. Obtaining a Free Credit Report.

Under the federal Fair Credit Reporting Act (FCRA), you may be entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. You may have rights under the FCRA to dispute suspicious activity on your credit reports. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

### 6. Reporting Identity Fraud to the IRS.

If you believe you are a victim of identity fraud AND it is affecting your federal tax records (or may affect them at some time in the future), such as your attempt to file your federal tax returns electronically was rejected or you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended you do the following:

- File an Identity Theft Affidavit (Form 14039) with the IRS. The form can be downloaded at: https://www.irs.gov/pub/irs-pdf/f14039.pdf.
- Call the IRS at (800) 908-4490, ext. 245 to report the situation. The unit office is open Monday through Friday from 7 am to 7 pm.
- Report the situation to your local police or law enforcement department.

Additional information regarding preventing tax related identity theft can be found at <a href="http://www.irs.gov/uac/Identity-Protection">http://www.irs.gov/uac/Identity-Protection</a>. We will assist at our expense in filing or responding to any IRS notifications related to this breach.

# 7. Reporting Identity Fraud to the Social Security Administration.

If you believe that you are is a victim of identity fraud AND it is affecting your Social Security account or records, you may contact the Social Security Administration at 1-800-772-1213 or visit <a href="https://secure.ssa.gov/acu/IPS">https://secure.ssa.gov/acu/IPS</a> INTR/blockaccess. You also may review earnings posted to your child's record on your Social Security Statement on <a href="https://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a>.

• The Social Security Administration has published Identity Theft and Your Social Security Number at: https://www.ssa.gov/pubs/EN-05-10064.pdf.



June 16, 2017

To the Parent or Guardian of «Full\_Name» «Address\_1» «Address\_2» «City», «State» «Zip» IMPORTANT INFORMATION PLEASE READ CAREFULLY

Dear Parent or Guardian of «First Name»,

The privacy of your child's personal information is of utmost importance to Condie, Stoker & Associates. We are writing to provide you with important information about a recent incident which involves the security of some of your child's personal information that was supplied to us. We want to provide you with information regarding the incident and explain the services we are making available to help safeguard your child against identity fraud. We also are providing additional steps you can take to help further protect your child's information.

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#### What Information Was Involved?

On May 18, 2017, the extensive forensic investigation concluded that an unauthorized third party may have had access to our systems on or about January 3, 2017 and, as a result, obtained certain client information. The information affected by this incident includes your child's full name, date of birth, address, and Social Security number. The compromised information included the personal information of taxpayers, and their spouses and dependents. Each person on the tax return will be notified separately of this incident. We wanted to make you aware of the incident, explain the services we are making available to help safeguard your child against identity fraud, and suggest steps that you should take as well.

### What We Are Doing.

Enclosed in this letter you will find information on enrolling your child in a 12-month membership in Experian Family Secure, which we are providing out of an abundance of caution and at no cost to you, along with other precautionary measures we encourage you to take to help protect your child's personal information, including obtaining a free credit report for your child, if one exists, and placing a fraud alert and/or security freeze on your child's credit file. Additionally, you should always remain vigilant in reviewing your child's financial account statements for fraudulent or irregular activity on a regular basis.

Please accept our apology that this incident occurred. We are committed to maintaining the privacy of your child's information and have taken many precautions to help safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your child's information and are currently working on implementing new measures to prevent recurrence of this incident.

### For More Information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at (855) 657-2227. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to help protect against misuse of your information. The response line is available Monday through Friday, 7:00 a.m. to 4:00 p.m. Mountain Time.

Sincerely,

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Condie, Stoker & Associates

#### - ADDITIONAL PRIVACY SAFEGUARDS INFORMATION -

# 1. Experian Family Secure

To receive the complimentary Family Secure product, you as the parent must enroll at the web site with your activation code listed below. This activation code can only be used by the parent or guardian of the minor. Please keep in mind that once activated, the code cannot be re-used for another enrollment.

### **Activate Family Secure Now in Three Easy Steps**

- 1. ENSURE That You Enroll By: 9/10/2017
- 2. VISIT the Family Secure Web Site to enroll: http://www.familysecure.com/enroll
- 3. PROVIDE Your Activation Code: «Credit\_Monitoring»

If you have questions or need an alternative to enrolling online, please call (877) 288-8057 and provide engagement #: PC-412

# Your complimentary one-year Family Secure membership includes:

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes, as well as monthly "no-hit" reports
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Experian credit score illustrator to show monthly score trending and analysis.

#### Children:

- Monthly monitoring to determine whether enrolled minors in your household have an Experian credit report
- Alerts of key changes to your children's Experian credit reports

### All Members:

- Identity Theft Resolution assistance: Toll-free access to US-based customer care and a dedicated Identity
  Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for
  seamless service. They will investigate each incident; help contacting credit grantors to dispute charges
  and close accounts including credit, debit and medical insurance cards; assist with freezing credit files;
  contact government agencies
- \$2,000,000 Product Guarantee\*

Once your enrollment in Family Secure is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Family Secure, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

<sup>\*</sup> The Family Secure Product Guarantee is not available for Individuals who are residents of the state of New York.

### 2. Placing a Fraud Alert.

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Experian P.O. Box 2002 Allen, TX 75013 www.experian.com 1-888-397-3742 TransUnion P.O. Box 2000 Chester, PA 19022 www.transunion.com 1-800-680-7289

### 3. <u>Consider Placing a Security Freeze on Your Credit File.</u>

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Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-685-1111 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 https://experian.com/freeze 1-888-397-3742 TransUnion Security Freeze P.O. Box 2000 Chester, PA 19022 https://freeze.transunion.com/ 1-888-909-8872

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• The Social Security Administration has published Identity Theft and Your Social Security Number at: <a href="https://www.ssa.gov/pubs/EN-05-10064.pdf">https://www.ssa.gov/pubs/EN-05-10064.pdf</a>.