

Katz Financial LLC  
c/o Cyberscout  
1 Keystone Ave., Unit 700  
Cherry Hill, NJ 08003  
DB-07373



April 25, 2023

## NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED],

Katz Financial LLC (“Katz Financial”) recently experienced a data security incident that may have impacted your personal information. Katz Financial provides clients with investment and financial services, and may have your information to provide these services. We take the privacy and security of your information seriously, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information, and resources we are making available to you.

### What Happened?

On January 10, 2023, we identified suspicious activity associated with our email environment. We immediately implemented our incident response protocols and began an investigation. The investigation found that there was unauthorized access to one email account between January 4, 2023 and January 10, 2023. We engaged a vendor to assist us with reviewing the contents of the account to identify any personal information present during period of unauthorized access. We learned that your information was present in the account on approximately March 23, 2023.

### What Information Was Involved?

From our review, it appears that your name, state identification number, individual health insurance policy number, and health information such as medical condition or treatment may have been affected.

### What We Are Doing:

We want to assure you that we are taking steps to minimize the risk of this happening in the future. Since the incident, we changed the password to the impacted account and enabled multi-factor authentication for remote access. In addition, while we are not aware of any misuse of your information, we have arranged for you to receive credit monitoring and identity theft protection services at no cost to you.

### What You Can Do:

To protect you and your information, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

This service helps detect possible misuse of your information and provides you with identity protection services focused on immediate identification and resolution of identity theft. This service is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention,

including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your information, including placing a fraud alert and/or security freeze on your credit files, obtaining a free credit report, and/or reporting fraudulent activity to the IRS.

We encourage you to take full advantage of this service offering. Cyberscout representatives have been fully versed on the event and can answer questions or concerns you may have regarding protection of your personal information. We also encourage you to vigilantly monitor your financial statements and credit reports and immediately report any suspicious activity.

**For More Information:**

If you have questions, please call [REDACTED] Monday through Friday from 8:00 am to 8:00 pm Eastern Standard Time. Protecting your information is important to us, and we sincerely apologize for any concern this event may cause you.

Sincerely,

Katz Financial LLC

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## Recommended Steps to help Protect your Information

1. **Enrolling in Complimentary Credit Monitoring.** To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.
2. **Placing a Fraud Alert on Your Credit File.** Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one-year “fraud alert” on your credit files, 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***

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

### ***Experian***

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
(888) 397-3742

### ***TransUnion***

Fraud Victim Assistance  
Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

3. **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, at no charge. 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 contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(800) 349-9960  
(888) 298-0045

### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
(888) 397-3742

### **TransUnion Security Freeze**

P.O. Box 160  
Woodlyn, PA 19094  
<https://www.transunion.com/credit-freeze>  
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. **Obtaining a Free Credit Report.** Under federal law, you are entitled to one free credit report every 12 months from each 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](http://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 initial 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. 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](http://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.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

**6. Reporting Identity Fraud to the IRS.** If you your attempt to file your federal tax returns electronically was rejected or if you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended that 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/fl14039.pdf>)
  - Instructions for Form 14039 – In Section A check box 1. / In Section B check box 2. / Insert this in the “Please provide an explanation” box: I receive notice that my name and Social Security number may have been used to file a fraudulent tax return that was accepted by the IRS and/or state tax agency.
    - This form should be mailed or faxed to the IRS: Internal Revenue Service, Fresno, CA 93888-0025; 855-807-5720
- 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); and/or
- File a police report with your local police department. It may be appropriate to provide a copy of this letter.

Additional information regarding preventing tax-related identity theft can be found at: <http://www.irs.gov/uac/Identity-Protection>.

For further information and guidance from the IRS about tax-related identity theft, please visit: <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft> (Taxpayer Guide to Identity Theft) and <https://www.irs.gov/pub/irs-pdf/p5027.pdf> (IRS Publication 5027, Identity Theft Information for Taxpayers).

You may request an IRS Identity Protection PIN (IP PIN) at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>. An IP PIN is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS. It helps IRS verify your identity when you file your electronic or paper tax return.

**7. 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.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft.

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://www.ag.ky.gov), Telephone: 1-502-696-5300.

**Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 1-888-743-0023.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 401-274-4400. A total of [0] Rhode Island residents were notified of this event.

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