MARK A CROSS AND COMPANY

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589

August 11, 2023

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SAMPLE A SAMPLE - L01 AFFECTED INDIVIDUALS
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

Mark A. Cross, CPA & Co. ("Mark A. Cross") writes to inform you of an incident that may affect the privacy of some of your personal information. The purpose of this letter is to provide details of the incident, our response, and steps you can take to protect your personal information, should you feel it appropriate to do so.

What Happened? In April 2023, we learned that several of our clients were not receiving their tax refunds. Upon discovery of this event, we began an investigation and learned that the bank account listed in their tax returns for receiving the refund was changed without authorization after we prepared the return but prior to its submission to the IRS. The investigation also determined our computer was subject to unauthorized access between February 21, 2023, and April 12, 2023. The unauthorized actor used this access to change the bank account information. In addition, on June 15, 2023, Mark A. Cross determined that certain information related to you was contained on the tax returns subject to unauthorized access. We are working with the IRS and various state Departments of Revenue, including the Montana Department of Revenue to take all necessary steps to protect the integrity of your tax information and to ensure your complete taxes are filed and a refund is issued as soon as possible.

What Information Was Involved? This information about you contained on the tax return includes your name, Social Security number, bank account number, and bank routing number. If you listed a spouse or dependent on your return, their information may also be impacted and they will receive their own letter.

What Are We Doing? Mark A. Cross takes the confidentiality, privacy, and security of information in our care very seriously. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We are also taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security. Mark A. Cross is also offering you access to complimentary credit monitoring and identity protection services for 24 months through Experian. These services include fraud consultation and identity theft restoration services. If you wish to activate the credit monitoring and identity protection services, you may follow the instructions in the Steps You Can Take to Help Protect Your Information, included here.

What You Can Do. You can enroll in the complimentary credit monitoring services we are offering you. You can also review the enclosed *Steps You Can Take to Help Protect Your Information*. Mark A. Cross also encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months.

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For More Information. Mark A. Cross understands you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call the dedicated assistance line at 833-675-1924, Monday through Friday, 6 a.m. to 8 p.m. PST and Saturday and Sunday, 8 a.m. to 5 p.m. PST (except U.S. holidays). We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Mark A. Cross Managing Partner Mark A. Cross, CPA & Co.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Credit and Identity Monitoring

Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** October 31, 2023 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 833-675-1924 by October 31, 2023. Be prepared to provide engagement number **B099097** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

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^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

^{**} The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/		https://www.transunion.com/credit-
credit-report-services/	https://www.experian.com/help/	help
888-298-0045	1-888-397-3742	1 (800) 916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.