



FRANK J. PAVLICA, C.P.A. LTD.

1628 COLONIAL PARKWAY • INVERNESS, ILLINOIS 60067

PHONE: 847-705-8841 FAX: 847-705-9197

EMAIL: frank.pavlica@frankjpavlicacpa.com

<<Name>>

<<Address>>

<<City, State, Zip>>

Notice Of Security Incident

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://response.idx.us/customending>

<https://app.idx.us/account-creation/protect>

Enrollment Code: [XXXXXXXXXX]

Dear <<Name>>:

October 25, 2023

Frank J. Pavlica, CPA, LTD (“Pavlica CPA”) writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On September 26, 2023, Pavlica CPA discovered suspicious activity relating to its tax filing program. Pavlica CPA immediately launched an investigation, with the assistance of third-party forensic specialists, to assess the nature and scope of the activity. The investigation determined that an unauthorized user gained access to the software between July 29 and September 26, 2023, and attempted to redirect tax refunds to a fraudulent bank account. We notified the Internal Revenue Service (“IRS”) and state tax authorities regarding this issue and are taking all necessary steps to protect the integrity of your data.

What Information Was Involved? We determined that the type of information potentially impacted by this incident includes information related to your tax filings including your name, Social Security number, date of birth, and financial account information.

What We Are Doing. Pavlica CPA takes the confidentiality, privacy, and security of information in our care very seriously. Upon discovering an issue, Pavlica CPA immediately commenced an investigation to confirm the nature and scope of the incident. Pavlica CPA has taken steps to implement additional safeguards relating to data privacy and security.

As an added precaution, Pavlica CPA is offering you access to complimentary credit monitoring and identity protection services for twenty-four (24) months through VENDOR. These services include fraud consultation and identity restoration services. If you wish to activate the services, you may follow the instructions in the enclosed *Steps You Can Take to Help Protect Your Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

What You Can Do. Pavlica CPA 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. You can also review the enclosed *Steps You Can Take to Help Protect Your Information* for additional general guidance.

For More Information. If you have questions regarding this notice, you can call (847) 705-8841 between 10:00 a.m. to 4:00 p.m. Central time, Tuesday through Thursday, excluding major U.S. holidays. You can also write to us at Frank J. Pavlica, CPA, LTD., 1628 Colonial Parkway Inverness, Illinois 60067-1226.

Respectfully,

Frank J. Pavlica, CPA
President and CEO
Frank J. Pavlica, CPA, LTD

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION



1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We encourage you to contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information. You should also look to the information made available by the tax authority for your state of residence and any other state where you file a tax return. For a list of websites for each US state's tax authority, visit <http://www.taxadmin.org/state-tax-agencies>.

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/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-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.