



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336



We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Duben & Associates, Inc. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

As we navigate to resolve this concerning issue, we will strive to provide direct and honest communication. Our existing client base was built on over thirty years of practice, is generational, and is family. With that in mind, please be assured every measure will be taken to remedy this situation.

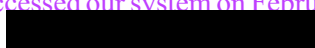
What Happened?

We experienced a higher than normal rate of Internal Revenue Service e-file rejections that led us to believe some of our clients' 2019 tax returns had been fraudulently filed.

What We Are Doing.

Upon learning of the issue, we contacted our tax software company, notified the IRS and commenced a prompt and thorough internal investigation. As part of our investigation, we have worked very closely with external cybersecurity professionals to analyze our internal systems for any unusual or unauthorized activity and to determine if any information was at risk. We continue to work with the IRS on this matter.

What Information Was Involved?

On May 7, 2020, the forensic investigation concluded that an unauthorized third party accessed our system on February 11, 2020, and may have acquired certain individual client information, including your 

The compromised information included the personal information of primary individual filers, spouses and dependents. Each person on the tax return will be notified separately of this incident.

What You Can Do.

To protect you from potential misuse of your information, we are offering you a one-year membership in *myTrueIdentity* provided by TransUnion Interactive, a subsidiary of TransUnion. For more information on identity theft prevention and *myTrueIdentity*, including instructions on how to activate your one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your account statements for fraudulent or irregular activity on a regular basis.

To the extent that your e-filed return is rejected, we will be working with you to file a paper return along with a Form 14039 (Identity Theft Affidavit) with the IRS.

For More Information.

Please accept our apology that this incident occurred. We are committed to maintaining the privacy of our clients' information and have taken many precautions to help safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of our clients' information, and have taken steps to prevent further unauthorized access to client records.

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 [REDACTED]. 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, 6:00 a.m. to 6:00 p.m. Pacific Time.

Sincerely,

Duben & Associates, Inc.

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the myTrueIdentity website at [REDACTED] and in the space referenced as “Enter Activation Code”, enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

[REDACTED]. Due to privacy laws, we cannot register you directly. Please note that credit monitoring service might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, please call the toll-free TransUnion Fraud Response Services hotline at [REDACTED]. When prompted, enter the following 6-digit telephone pass code [REDACTED] to speak to a TransUnion representative about your identity theft issue.

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
www.equifax.com
1-800-525-6285

Experian
P.O. Box 2002
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
www.transunion.com
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, 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.freeze.equifax.com>
1-800-349-9960

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/securityfreeze>
1-888-909-8872

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 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.

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**. 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, 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 bank account 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.

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 if 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/fl4039.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 <http://www.irs.gov/uac/Identity-Protection>.

7. Reporting Identity Fraud to the Social Security Administration.

If you believe that you are 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 https://secure.ssa.gov/acu/IPS_INTR/blockaccess. You also may review earnings posted to your record on your Social Security Statement on www.socialsecurity.gov/myaccount. The Social Security Administration has published Identity Theft and Your Social Security Number at: <https://www.ssa.gov/pubs/EN-05-10064.pdf>.