



AN ACCOUNTANCY CORPORATION
Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name1>>
<<Address1>>
<<Address2>>
<<City>>, <<ST>> <<ZIP>> <<Date>>
<<Country>>

Dear <<Name1>>:

We are writing to provide you information regarding a data incident that impacted our office.

What happened?

We discovered a cyberattack on our system on June 6th, 2017. Our forensic team was hired right away to conduct an investigation. This led us to believe cybercriminals attacked the remote-access system, used by our outside IT personnel, to access our tax filing software around that time. This allowed the cybercriminals to access our system and files, including the use of what appears to be one staff's credentials.

We then discovered that the cybercriminals used the information they obtained to attempt to file fictitious Federal tax returns to fraudulently receive refunds. Fortunately, we were able to inform and work with the IRS, as so far only Federal tax returns were filed. We have found *no* evidence that fraudulent tax returns were filed for you.

What information was involved?

We are notifying you of this incident because your personal identifying information may have been accessed or obtained by these cybercriminals. Given the nature of our relationship, this information may have included E-file authorization forms, copies of your tax returns, brokerage statements and real estate settlement statements. Documents could include your: Documents could include your: full name, telephone number(s), address, Social Security Number, all employment W-2 information if applicable, 1099 information if applicable (which may include account number if provided), direct deposit bank account information (including account number and routing number if provided), email addresses (if provided), and supporting records.

What are we doing?

We are continuing to work with the IRS and will be working with law enforcement to resolve the issue. We have taken measures to secure our system and our workstations, and have changed our Federal electronic filing credentials as an added precaution. We have also partnered with Equifax® to provide its Credit Watch™ Silver identity theft protection product for 12 months at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$25,000 Identity Theft Insurance Coverage and access to your credit report. You must complete the enrollment process by 10/20/2017. We strongly recommend you consider enrolling in this product, at our expense, and review the additional resources enclosed with this letter.

What can you do?

Regardless of whether you choose to take advantage of the identity monitoring services we are offering, given the nature of the information potentially exposed, we strongly recommend the following steps be taken:

1. Change all bank account numbers that you have provided to us, or at a minimum monitor all such bank activity. These would include direct deposit and electronic fund transfer account details or scanned copies of bank statements and form 1099's.
2. Establish free 90 day fraud alerts with the three credit reporting bureaus. Their telephone numbers and websites are:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-888-766-0008 https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp	Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742 https://www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289 http://www.transunion.com/fraud-victim-resource/place-fraud-alert
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3. Consider placing a credit freeze on your accounts which will make it more difficult for someone to open an account. For more information visit: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.
4. If you or a family member become a victim of identity theft, file a complaint with the Federal Trade Commission at <https://identitytheft.gov> and law enforcement. The FTC also provides detailed and specific information about identity theft at their website, which we recommend you review.

Lastly, you are entitled to a free credit report every year from each of the above agencies at: www.annualcreditreport.com.

Want more information?

In our 31 years of business, this is our first direct encounter with cybercrime. Your privacy and security are important to us, and we are taking steps to mitigate the effects of this unauthorized access to our system. Please do not hesitate to reach out to Margie at (559) 627-6142, or call EPIQ at 800-960-8571. You may also contact us at margie@kevinjpalmercpa.com or Kevin J Palmer & Co CPA, 303 E Caldwell Ave, Visalia, CA 93277, with any questions or concerns you may have.

Very truly yours,



Kevin J Palmer, CPA

Further Specific Information about Identity Theft Protection

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax:	1-888-766-0008, www.equifax.com
Experian:	1-888-397-3742, www.experian.com
TransUnion:	1-800-680-7289, fraud.transunion.com

Credit Freezes (for Non-Massachusetts Residents): You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax:	P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian:	P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC:	P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.



Activation Code: <<Insert ADULT Credit Monitoring Code>>

About the Equifax Credit Watch™ Silver identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- One copy of your Equifax Credit Report™
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/silver

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age)

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC