

<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Address1>> <<Address2>> <<City>>, <<State>> <<ZipCode>>

<<Date>> (Format: Month Day, Year)

## Notice of Data Security Incident

#### Dear <</MemberFirstName>> <</MemberLastName>>,

We are writing to inform you of a data security incident experienced by Krehbiel & Associates, CPA ("Krehbiel") that may have impacted the security of your personal information, including your name and Social Security number. We value our relationship with you, and sincerely apologize for any 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 help you.

## 1. What happened and what information was involved?

On February 27, 2017, a limited number of Krehbiel clients contacted us regarding notifications they had received from the IRS indicating possible fraudulent activity involving their accounts. We immediately hired a computer forensics firm to determine whether the issue arose from our systems, and the extent of any unauthorized access. On March 10, our forensics investigation determined that an unauthorized individual accessed our system between February 2 and February 13, 2017. During this period of time, the unauthorized individual may have gained access to some of the records stored on our systems. These records include information used to prepare tax returns, including your name, address, Social Security number, wage information, and bank account information if you provided it to us. If your tax return included a partner, spouse, or dependent, their information may have been impacted as well and they will be receiving a separate letter.

#### 2. What we are doing and what you can do.

We take the security of your personal data seriously and regret any concern or inconvenience this incident may cause you. That is why we have arranged for you to receive credit monitoring and identity restoration services from Kroll at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Visit kroll.idMonitoringService.com to activate and take advantage of your identity monitoring services.

You have until June 29, 2017 to activate your identity monitoring services.

When you visit the link to activate, use the following Membership Number: << Member ID>>

More information about protecting your identity is included in this letter, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

Additionally, if you know or suspect you are a victim of tax-related identity theft, the IRS recommends the following steps:

- Respond immediately to any IRS notice; call the number provided or, if instructed, go to IDVerify.irs.gov.
- Complete IRS Form 14039, Identity Theft Affidavit. Use a fillable form at IRS.gov, print, then attach the form to your return and mail according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.

If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490. The IRS has teams available to assist. You may also visit https://www.irs.gov/Individuals/Identity-Protection for more information.

We want to assure you that we are taking steps to prevent this sort of incident from occurring in the future. We have worked with our forensic vendor to take additional steps to avoid incidents like this in the future. These steps include resetting all employee passwords and reviewing our internal security protocols and technologies.

# 3. For more information.

If you have any questions or concerns, please call 1-844-530-4125, Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time. Your trust and the security of your data is a top priority of Krehbiel, and we regret any inconvenience this event may cause you.

Sincerely,

Krehbiel & Associates, d.d.C.

Krehbiel & Associates, CPA

# For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

# For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

**Equifax** P.O. Box 105139 Atlanta, GA 30374 1-800-685-1111 www.equifax.com **Experian** P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com

TransUnion P.O. Box 6790 Fullerton, CA 92834 1-800-916-8800 www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

#### For residents of lowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

#### For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

#### For residents of Maryland, Illinois, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the North Carolina Office of the Federal Trade Commission **Attorney General Attorney General Consumer Response Center** Consumer Protection Division Consumer Protection Division 600 Pennsylvania Avenue, NW 200 St. Paul Place Washington, DC 20580 9001 Mail Service Center Baltimore, MD 21202 Raleigh, NC 27699-9001 1-877-IDTHEFT (438-4338) 1-888-743-0023 www.ftc.gov/bcp/edu/microsites/idtheft 1-877-566-7226 www.oag.state.md.us www.ncdoi.com

# For residents of Massachusetts:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

## For residents of all states:

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security FreezeExperian Security FreezeTransUnion (FVAD)P.O. Box 105788P.O. Box 9554P.O. Box 2000Atlanta, GA 30348Allen, TX 75013Chester, PA 19022www.equifax.comhttp://www.experian.com/freezewww.transunion.com

More information can also be obtained by contacting the Federal Trade Commission listed above.



# TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

## **Credit Monitoring through TransUnion**

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

## **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

# **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.