

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

<<Mail ID>> <<Name 1>> <<Address 1>> <<Address 2>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>>>

<<Date>>

Dear <</Name 1>>:

We are writing to inform you of an incident that may have resulted in the disclosure of your name and Social Security number or financial account information. As a current or former client of Nardella & Taylor, LLP, or the family member of a current or former client, we take the security of your information very seriously and sincerely apologize for any inconvenience this incident may cause.

What happened and what information was involved:

On August 1, 2018, we discovered that your personal information, including your name and Social Security number or financial account information may have been obtained by an unauthorized third party as the result of a phishing attack. After identifying unusual activity surrounding an employee's email account, we immediately engaged computer forensic experts to determine whether information in the account was at risk. Our investigation determined that an unknown, unauthorized third party gained access to the employee's account, and could have viewed documents in the account that contained your name, address, Social Security number and/or financial account information. Our investigation did not identify any specific activity around your information, but we wanted to provide you with this letter to provide you with resources and information you can use to protect yourself.

What we are doing and what you can do:

While we are not aware of any misuse of your information, because we value you and the safety of your information, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*my*TrueIdentity) for 12 months provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *my*TrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code \ll 12- letter Activation Code \gg and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **<<Insert Date>>**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services 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 12 months 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 that 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).

We sincerely regret any inconvenience that this incident may cause you, and remain dedicated to protecting your personal information. In addition, we have taken steps to prevent a similar event from occurring in the future, including reviewing and revising our policies and resetting employee's access credentials to ensure our systems are secure.

For more information:

Nardella & Taylor, LLP remains dedicated to protecting your personal information. Should you have any questions or concerns about this incident, please contact 877-588-5661 between 9:00 AM and 9:00 PM Eastern for more information. You may also call me at (781) 862-6833 should you have any further questions.

Sincerely,

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Robert N. Nardella Nardella & Taylor, LLP

Additional Important Information

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 from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual by Report Request free credit report mailing a completed Annual Credit Form (available at https://www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

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, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, 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 Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.ece.stat.md.us	150 South Main Street Providence RI 02903 1-401-274-4400	Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226	Consumer Response Center
www.oag.state.md.us	www.riag.ri.gov	www.ncdoj.com	8

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 make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. 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 small fee to place, lift, or remove a freeze, but it 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 Freeze P.O. Box 105788 Atlanta, GA 30348 www.freeze.equifax.com 800-525-6285 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze 888-397-3742 **TransUnion (FVAD)** P.O. Box 2000 Chester, PA 19016 freeze.transunion.com 800-680-7289

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