





Dear

We are writing with important information regarding a recent privacy incident. The privacy and security of the personal information we maintain is of the utmost importance to Weber & Vanorio CPAs, P.C. 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.

## What Happened?

We recently learned that an unauthorized third party gained access to a database containing tax documents with information relating to our clients on or about April 28, 2020.

# What We Are Doing.

Upon learning of the issue, we commenced a prompt and thorough investigation. As part of our investigation, we have worked very closely with external data privacy professionals and the Internal Revenue Service (IRS). After an extensive investigation, we discovered on May 29, 2020 that the improperly accessed database contained some of your personal information. While we have no evidence that your information has been misused, out of an abundance of caution, we want to make you aware of the incident.

## What Information Was Involved?

The information that was available included your full name and Social Security number.

### What You Can Do.

To help protect you from potential misuse of your information, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

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

If applicable, your spouse's and/or dependents' personal information may have also been impacted by this incident. Each impacted individual will receive his or her own letter.

If you filed your taxes and they have already been accepted by the IRS, your tax return was likely deemed legitimate and, if you are eligible for a tax refund, you should expect to receive it within the standard timeline to the extent you have not already received one.

If you have <u>not</u> filed your tax returns and received a notice from the IRS that your Social Security number may have been used fraudulently and you believe you may have had a fraudulent return filed in your name, it is recommended that you do the following:

- Respond immediately to any IRS notice you receive, and call the number provided and/or follow the instructions contained in the notice;
- File an Identity Theft Affidavit (Form 14039) with the IRS (the form can be downloaded at: <a href="https://www.irs.gov/pub/irs-pdf/f14039.pdf">https://www.irs.gov/pub/irs-pdf/f14039.pdf</a>);
  - Additional instructions for filing the Affidavit are included on the following pages.
- If you are filing Form 14039, you should also check with your local state tax agency to see if there are any additional steps to take at the state level for reporting tax-related identity theft;
  - A complete listing of each state tax agency's website can be found at: <a href="https://www.taxadmin.org/state-tax-agencies">https://www.taxadmin.org/state-tax-agencies</a>.
     Additional information for reporting tax-related identity fraud to state tax agencies can be found on the following pages.
- Continue to pay your taxes and file your tax return as soon as possible, even if you must do so by paper and attach the Form 14039;
- 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);
- Contact your financial institutions, and close any financial or credit accounts opened without your permission or tampered with by identity thieves;
- Review guidance from the IRS about tax-related identity theft at: <a href="https://www.irs.gov/uac/taxpayer-guide-to-identity-theft">https://www.irs.gov/uac/taxpayer-guide-to-identity-theft</a> (IRS Publication 5027, Identity Theft Information for Taxpayers); and/or
- Call or visit your local law enforcement agency and file a police report.

Keep in mind that if you have an open identity theft case that is being worked on by the IRS, you need to continue to file your tax returns while the investigation is ongoing. Additional information regarding preventing tax related identity theft can be found at: <a href="http://www.irs.gov/uac/Identity-Protection">http://www.irs.gov/uac/Identity-Protection</a>.

We regret any inconvenience that this may cause you. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

### For More Information.

If you have any further questions regarding this incident, please call the dedicated and confidential toll-free response line that we have set up to respond to questions at a think 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, from 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,

Weber & Vanorio CPAs, P.C.

#### - OTHER IMPORTANT INFORMATION -

## 1. Enrolling in Complimentary 12-Month Credit Monitoring.

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1.	ENROLL by:	(Your code will not work after this date	э.)
2	. VISIT the Experian IdentityWorks website to enroll:		
3	. PROVIDE the <b>Activation Code</b> :		
in Ex enga	u have questions about the product, need assistance wit operian IdentityWorks online, please contact Experian's cagement number experian.		Be prepared to provide

# ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at				
or call	to register with the activation code above.			

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at

## 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 12-month "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 <u>one</u> 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

<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

### 3. 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 <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

### **Equifax Security Freeze**

PO Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-349-9960

## **Experian Security Freeze**

PO 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 <u>each</u> 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.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.gov/">www.ncdoj.gov/</a>, Telephone: 877-566-7226.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; https://ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: 800-771-775 (TDD/TYY Support: 800-788-9898).