# Branton, de Jong & Associates

**Accountancy Corporation** 

C/O ID Experts PO Box 10444 Dublin, Ohio 43017

<<FirstName>> <<LastName>> <<Address 1>> <<Address 2>> <<City>><<State>><Zip>>

To Enroll, Please Call:
(888) 281-2470
Or Visit:
<a href="https://www.IDExpertscorp.com/protect">www.IDExpertscorp.com/protect</a>
Enrollment Code:
<<XXXXXXXXXX>>

March 27, 2018

#### NOTICE OF DATA BREACH

Dear <<First Name>>:

We value your business and respect the privacy of your information which is why we are writing to provide you with details about a data incident involving Branton, de Jong and Associates.

# What Happened?

Upon encountering suspicious electronic activity on our tax program, we immediately contacted our tax preparation software and began an investigation into the matter to determine what was going on. Additionally, we changed all passwords, and hired a leading, specialized forensic IT firm. On March 16, 2018, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address. This access occurred between February 11th and February 26th, 2018. Unfortunately, the forensic IT firm cannot determine which individuals' information was accessed within program folders, so we are notifying everyone whose information was accessible out of an abundance of caution and concern for our clients.

## What Information Could Be Involved?

The information may have included your full name, birthdate, telephone number, address, Social Security number, all employment (W-2) and self-employment information, 1099 information, entity identification and income earned/amounts received from participation in S-Corp/partnership/LLC/trust, and direct deposit bank account information if provided to us (which includes account number and routing information).

# What We Are Doing.

In addition to the steps outlined above, we have notified the FBI, the IRS, all three credit bureaus, all applicable state agencies, and we have reviewed our security measures to ensure reasonable steps have been taken to avoid such an incident from occurring again. We will also work with law enforcement in any investigation of the matter.

Given the nature of our relationship and data incidents, we are providing you with complimentary identity theft protection services through ID Experts®, a data breach and recovery services expert. The MyIDCare<sup>TM</sup> services include: 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials, and fully managed identity theft recovery services. With this protection, MyIDCare<sup>TM</sup> will help you resolve issues if your identity is compromised.

### What You Can Do.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling toll free number (888) 281-2470 or going to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time. Please note the deadline to enroll is June 28, 2018.

In addition to signing-up for the complimentary credit monitoring we have secured for you, we recommend that you take the following steps and remain vigilant by reviewing account statements and monitoring your credit reports:

- 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.
- 2. Establish free 90-day fraud alerts with the three credit reporting bureaus:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-888-766-0008	1-888-397-3742	1-800-680-7289
https://www.alerts.equifax.com/	https://www.experian.com	http://www.transunion.com/fra
AutoFraud_Online/jsp/fraudAle	/fraud/center.html	ud-victim-resource/place-
<u>rt.jsp</u>		<u>fraud-alert</u>

- 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: <a href="https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs">https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs</a>
- 4. If you become a victim or suspect identity theft, file a complaint with the Federal Trade Commission at theft on their website, which we recommend you review.
- 5. You can also go to the IRS web site (irs.gov) for information available about current scams and breaches.

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

## For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please do not hesitate to call the toll-free number (888) 281-2470, Monday – Friday, 5am to 5pm PST, or call (408) 997 - 9212, or write us at 6155 Almaden Expressway Suite 350, San Jose, CA 95120. Further, you can go to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> for assistance or for any additional questions you may have.

Very truly yours,

Branton, de Jong and Associates

Br*enti*n, de Juz . Associatas



## **Recommended Steps to Help Protect Your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment. Go to <a href="www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and follow the instructions for enrollment using your Enrollment Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive MyIDCare Member Website where you will find other valuable educational information.
- **2. Activate the credit monitoring** provided as part of your MyIDCare membership, which is paid for by Branton, de Jong and Associates. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at (888) 281-2470 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with MyIDCare, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert 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 bureaus is as follows:

#### **Credit Bureaus**

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- **7.** You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.
  - California Residents: Visit the California Office of Privacy Protection (<u>www.privacy.ca.gov</u>) for additional information on protection against identity theft.
  - **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.
  - **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.com/">www.ncdoj.com/</a>, Telephone: 1-919-716-6400 / 1-877-5-NO-SCAM
  - Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

<u>All US Residents</u>: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.

# Branton, de Jong & Associates

**Accountancy Corporation** 

C/O ID Experts PO Box 10444 Dublin, Ohio 43017

<<FirstName>> <<LastName>> <<Address 1>> <<Address 2>> <<Citv>><<State>> <<Zip>>

To Enroll, Please Call:
(888) 281-2470
Or Visit:
www.IDExpertscorp.com/protect
Enrollment Code:
<<XXXXXXXXX

March 27, 2018

## NOTICE OF DATA BREACH

# Dear <<First Name>>:

We value your business and respect the privacy of your information which is why we are writing to provide you with details about a data incident involving Branton, de Jong and Associates. You are receiving this letter because you are either a partner, shareholder, or beneficiary of a partnership, company, or trust we performed work for, and accordingly we had some of your personal information in our system.

# What Happened?

Upon encountering suspicious electronic activity on our tax program, we immediately contacted our tax preparation software and began an investigation into the matter to determine what was going on. Additionally, we changed all passwords, and hired a leading, specialized forensic IT firm. On March 16, 2018, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address. This access occurred between February 11th and February 26th, 2018. Unfortunately, the forensic IT firm cannot determine which individuals' information was accessed within program folders, so we are notifying everyone whose information was accessible out of an abundance of caution and concern for our clients.

# What Information Could Be Involved?

The information may have included your full name, address, Social Security number, and any earnings and/or distributions or loans to or from that entity.

## What We Are Doing.

In addition to the steps outlined above, we have notified the FBI, the IRS, all three credit bureaus, all applicable state agencies, and we have reviewed our security measures to ensure reasonable steps have been taken to avoid such an incident from occurring again. We will also work with law enforcement in any investigation of the matter.

Given the nature of data incidents and as a precaution, we are providing you with complimentary identity theft protection services through ID Experts®, a data breach and recovery services expert. The MyIDCare<sup>TM</sup> services include: 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials, and fully managed identity theft recovery services. With this protection, MyIDCare<sup>TM</sup> will help you resolve issues if your identity is compromised.

#### What You Can Do.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling toll free number (888) 281-2470 or going to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and using the Enrollment Code provided above.

MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time. Please note the deadline to enroll is June 28, 2018.

In addition to signing-up for the complimentary credit monitoring we have secured for you, we recommend that you take the following steps and remain vigilant by reviewing account statements and monitoring your credit reports:

1. Establish free 90-day fraud alerts with the three credit reporting bureaus:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-888-766-0008	1-888-397-3742	1-800-680-7289
https://www.alerts.equifax.com/	https://www.experian.com	http://www.transunion.com/fra
AutoFraud_Online/jsp/fraudAle	/fraud/center.html	ud-victim-resource/place-
<u>rt.jsp</u>		<u>fraud-alert</u>

- 2. Consider placing a credit freeze on your accounts which will make it more difficult for someone to open an account. For more information visit: <a href="https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs">https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs</a>
- 3. If you become a victim or suspect identity theft, file a complaint with the Federal Trade Commission at <a href="https://identitytheft.gov">https://identitytheft.gov</a> and with law enforcement. The FTC also provides detailed information about identity theft on their website, which we recommend you review.
- 4. You can also go to the IRS web site (irs.gov) for information available about current scams and breaches.

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

### For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please do not hesitate to call the toll-free number (888) 281-2470, Monday – Friday, 5am to 5pm PST, or call (408) 997 - 9212, or write us at 6155 Almaden Expressway Suite 350, San Jose, CA 95120. Further, you can go to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> for assistance or for any additional questions you may have.

Very truly yours,

Branton, de Jong and Associates

Broston, de Joz. Association



# **Recommended Steps to Help Protect Your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment. Go to <a href="www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and follow the instructions for enrollment using your Enrollment Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive MyIDCare Member Website where you will find other valuable educational information.
- **2. Activate the credit monitoring** provided as part of your MyIDCare membership, which is paid for by Branton, de Jong and Associates. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at (888) 281-2470 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with MyIDCare, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert 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 bureaus is as follows:

#### **Credit Bureaus**

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- **7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.
  - California Residents: Visit the California Office of Privacy Protection (<u>www.privacy.ca.gov</u>) for additional information on protection against identity theft.
  - **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.
  - **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.com/">www.ncdoj.com/</a>, Telephone: 1-919-716-6400 / 1-877-5-NO-SCAM
  - Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

<u>All US Residents</u>: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.

# Branton, de Jong & Associates

**Accountancy Corporation** 

C/O ID Experts PO Box 10444 Dublin, Ohio 43017

<<FirstName>> <<LastName>> <<Address 1>> <<Address 2>> <<City>><<State>><<Zip>>

To Enroll, Please Call:
(888) 281-2470
Or Visit:
www.IDExpertscorp.com/protect
Enrollment Code:
<<XXXXXXXXX>>

March 27, 2018

## NOTICE OF DATA BREACH

Dear <<First Name>>:

In follow-up to our prior communications regarding this incident, we are writing to provide you with further information about a data incident involving Branton, de Jong and Associates.

# What Happened?

Upon encountering suspicious electronic activity on our tax program, we immediately contacted our tax preparation software and began an investigation into the matter to determine what was going on. Additionally, we changed all passwords, and hired a leading, specialized forensic IT firm. On March 16, 2018, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address. This access occurred between February 11th and February 26th, 2018.

## What Information Could Be Involved?

The information may have included your full name, birthdate, telephone number, address, Social Security number, all employment (W-2) and self-employment information, 1099 information, entity identification and income earned/amounts received from participation in S-Corp/partnership/LLC/trust, and direct deposit bank account information if provided to us (which includes account number and routing information).

## What We Are Doing.

In addition to the steps outlined above, we have notified the FBI, the IRS, all three credit bureaus, all applicable state agencies, and we have reviewed our security measures to ensure reasonable steps have been taken to avoid such an incident from occurring again. We will also work with law enforcement in any investigation of the matter.

Given the nature of data incidents and as a precaution, we are providing you with complimentary identity theft protection services through ID Experts®, a data breach and recovery services expert. The MyIDCare<sup>TM</sup> services include: 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials, and fully managed identity theft recovery services. With this protection, MyIDCare<sup>TM</sup> will help you resolve issues if your identity is compromised.

## What You Can Do.

We encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling toll free number (888) 281-2470 or going to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and using the Enrollment Code provided above. MyIDCare experts are available Monday through Friday from 5 am - 5 pm Pacific Time. Please note the deadline to enroll is June 28, 2018.

In addition to signing-up for the complimentary credit monitoring we have secured for you, we recommend that you take the following steps and remain vigilant by reviewing account statements and monitoring your credit reports:

- 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.
- 2. Establish free 90-day fraud alerts with the three credit reporting bureaus:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-888-766-0008	1-888-397-3742	1-800-680-7289
https://www.alerts.equifax.com/	https://www.experian.com	http://www.transunion.com/fra
AutoFraud_Online/jsp/fraudAle	/fraud/center.html	ud-victim-resource/place-
<u>rt.jsp</u>		<u>fraud-alert</u>

- 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: <a href="https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs">https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs</a>
- 4. If you become a victim or suspect identity theft, file a complaint with the Federal Trade Commission at <a href="https://identitytheft.gov">https://identitytheft.gov</a> and with law enforcement. The FTC also provides detailed information about identity theft on their website, which we recommend you review.
- 5. You can also go to the IRS web site (irs.gov) for information available about current scams and breaches.

Lastly, you are entitled to a free credit report every year from each of these agencies at: <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>

### For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please do not hesitate to call the toll-free number (888) 281-2470, Monday – Friday, 5am to 5pm PST, or call (408) 997 - 9212, or write us at 6155 Almaden Expressway Suite 350, San Jose, CA 95120. Further, you can go to <a href="https://www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> for assistance or for any additional questions you may have.

Very truly yours,

Branton, de Jong and Associates

Broston. de Joz. Carristes



# **Recommended Steps to Help Protect Your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment. Go to <a href="www.idexpertscorp.com/protect">www.idexpertscorp.com/protect</a> and follow the instructions for enrollment using your Enrollment Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive MyIDCare Member Website where you will find other valuable educational information.
- **2. Activate the credit monitoring** provided as part of your MyIDCare membership, which is paid for by Branton, de Jong and Associates. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
- **3. Telephone.** Contact MyIDCare at (888) 281-2470 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in MyIDCare, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with MyIDCare, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert 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 bureaus is as follows:

#### **Credit Bureaus**

Equifax Fraud Reporting 1-866-349-5191 P.O. Box 105069 Atlanta, GA 30348-5069 www.alerts.equifax.com Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting bureau. The Credit Bureau may charge a fee of up to \$5.00 to place a freeze, lift, or remove a freeze. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- **7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.
  - California Residents: Visit the California Office of Privacy Protection (<u>www.privacy.ca.gov</u>) for additional information on protection against identity theft.
  - **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <a href="https://www.oag.state.md.us/Consumer">www.oag.state.md.us/Consumer</a>, Telephone: 1-888-743-0023.
  - **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, <a href="https://www.ncdoj.com/">www.ncdoj.com/</a>, Telephone: 1-919-716-6400 / 1-877-5-NO-SCAM
  - Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

<u>All US Residents:</u> Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>, 1-877-IDTHEFT (438-4338), TDD: 1-202-326-2502.