



SADD • VELAZQUEZ
HIGASHI • SHAMMAA
Certified Public Accountants & Advisors

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

<<Mail ID>>
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

NOTICE OF DATA BREACH

Dear <<Name 1>>,

We are writing to provide you with information about a data incident involving Sadd Velazquez Higashi Shammaa, LLP. 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?

While filing returns on extension, we encountered suspicious electronic activity in our tax program. We immediately contacted our local IT firm who disabled remote access. An investigation into the matter was commenced and that same day, we notified the IRS and Franchise Tax Board of our findings. We further notified the local law enforcement, and hired a specialized forensic IT firm for additional investigation.

On June 8, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system on May 1 through May 3, 2017. Pertinently, we have found no evidence that your information was accessed. However, the forensic IT firm has not ruled out the possibility, so we are notifying everyone whose information was accessible out of an abundance of caution.

What Information Was Involved?

As a partner, shareholder or beneficiary of a partnership, company, or trust we performed work for, the information may have included your: first and last name, address, Social Security number, and the losses and gains earned from that entity.

What We Are Doing.

In addition to notifying the FBI, the IRS, the California Franchise Tax Board and law local enforcement, we have notified all three credit bureaus, and we are notifying all applicable state agencies. Further, we are reviewing office policies and procedures to ensure all security measures are taken to avoid such an incident from occurring again.

As an added precaution, we have also arranged for Equifax® to provide its Credit Watch™ Gold identity theft protection product for one year 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 August 10, 2017. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

What You Can Do.

In addition to signing-up for the complimentary credit monitoring we have secured for you, given the nature of the information potentially exposed, we recommend:

1. If you have provided us with bank account information, please monitor those accounts and consider changing their account numbers. This would include direct deposit and electronic fund transfer account details, or scanned copies of bank statements and Form 1099s.
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/AutoFraud Online/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: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
4. If you become a victim or suspect 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 these agencies at: www.annualcreditreport.com

For More Information.

In Sadd Velazquez Higashi Shammaa, LLP's 40 plus years of business, this is our first direct encounter with a cyber-related incident. Your privacy and security are very important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please call toll free number 888-707-9191, or write us at 330 North Brand Blvd., Suite 200, Glendale, CA 91203.

Very truly yours,

Sadd Velazquez Higashi Shammaa, LLP

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may 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. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

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When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

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

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.

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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:

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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: <<Code>>

About the Equifax Credit Watch™ Gold 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)
- Access to 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: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/gold

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.

To sign up by phone for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

† 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

<<Mail ID>>
Parent or Guardian of
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

NOTICE OF DATA BREACH

Dear Parent or Guardian of <<Name 1>>,

We are writing to provide you with information about a data incident involving Sadd Velazquez Higashi Shammaa, LLP. You are receiving this letter because your child is either a partner, shareholder, or beneficiary of a partnership, company, or trust we performed work for, and accordingly, we had some of their personal information on our system.

What Happened?

While filing returns on extension, we encountered suspicious electronic activity in our tax program. We immediately contacted our local IT firm who disabled remote access. An investigation into the matter was commenced and that same day, we notified the IRS and Franchise Tax Board of our findings. We further notified the local law enforcement, and hired a specialized forensic IT firm for additional investigation.

On June 8, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system on May 1 through May 3, 2017. Pertinently, we have found no evidence that your child's information was accessed. However, the forensic IT firm has not ruled out the possibility, so we are notifying everyone whose information was accessible out of an abundance of caution.

What Information Was Involved?

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What We Are Doing.

In addition to notifying the FBI, the IRS, the California Franchise Tax Board and law local enforcement, we have notified all three credit bureaus, and we are notifying all applicable state agencies. Further, we are reviewing office policies and procedures to ensure all security measures are taken to avoid such an incident from occurring again.

As an added precaution, we have also arranged for Equifax® to provide its Child Identity Monitoring complimentary to your child. Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). Note, you must complete the enrollment process by August 10, 2017.

What You Can Do.

In addition to signing-up for the complimentary credit monitoring we have secured for your minor, given the nature of the information potentially exposed, we recommend:

1. If you have provided us with bank account information for your child, please monitor those accounts and consider changing their account numbers. This would include direct deposit and electronic fund transfer account details, or scanned copies of bank statements and Form 1099s.
2. Establish free 90 day fraud alerts with the three credit reporting bureaus. Their telephone numbers and websites are:

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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: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
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Lastly, you are entitled to a free credit report every year from each of these agencies at: www.annualcreditreport.com

For More Information.

In Sadd Velazquez Higashi Shammaa, LLP's 40 plus years of business, this is our first direct encounter with a cyber-related incident. Your privacy and security are very important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please call toll free number 888-707-9191, or write us at 330 North Brand Blvd., Suite 200, Glendale, CA 91203.

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Enroll in Equifax Child Identity Monitoring

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file.

- If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the credit file. This will prevent access to the minor's information in the future. If someone attempts to use your minor's information to open credit, you will receive an email alert.
- If there is a match and a credit file exists, Equifax will immediately "lock" the file, initiate an investigation into the use of that file and alert you to new attempts to use your minor's information.

How to Enroll for Parents or Guardians:

Parents or guardians – if you have not ordered from Equifax in the past, you will need to create an account with us. Please follow the instructions below. If you have questions for Equifax, you may call the phone number listed in the Equifax Member Center or in the Equifax email communication.

To sign up your child please visit www.myservices.equifax.com/minor

1. If you are a parent/guardian who already has an Equifax account, please login using the username and password you created when enrolling in your product.
2. If you are a parent/guardian who does not have an Equifax account, below the login screen, you will see text that reads *"Don't have an Equifax account? Please click here to create an account."* Please click to create your account, and then enter in the **parent/guardian** information on the screens that follow in order to create an account.
3. Select the button for "\$29.95 for 12 months".
4. Enter a promotion code to order the first minor product and click "apply code". This will zero out the price of the product. **Do not enter credit card information.**
5. Check the box to agree to the Terms of Use.
6. Next, click the "Continue" button.
7. You will be prompted to answer certain authentication questions to validate your identity.
8. Please review the order and click the "Submit" button.
9. You will then see the Order Confirmation. Please note that since you did not enter credit card information you **WILL NOT** be billed after the 12 months.
10. Click "View my Product" which will take you to your Member Center.
11. Click the orange button "Enroll Child" to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from monitoring the account. You may then re-enroll the minor with the correct SSN.
12. Check the box confirming you are the child's parent or guardian.
13. Click "Submit" to enroll your child.
14. If you are enrolling multiple minors, please log out, then repeat the above process to add another minor.



**SADD • VELAZQUEZ
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Certified Public Accountants & Advisors

Return Mail Processing Center
P.O. Box 6336
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<<Mail ID>>
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<<Date>>

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What Information Was Involved?

This information may have included your: name, date of birth, telephone number(s), address, Social Security number, all employment (W-2) information, 1099 information (including account number if provided to us), and direct deposit bank account information (including account number and routing information if provided to us).

What We Are Doing.

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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)
- Access to 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: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/gold

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.

To sign up by phone for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

† 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



**SADD • VELAZQUEZ
HIGASHI • SHAMMAA**
Certified Public Accountants & Advisors

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

<<Mail ID>>
Parent or Guardian of
<<Name1>>
<<Address1>>
<<Address2>>
<<City>><<State>><<Zip>>

<<Date>>

NOTICE OF DATA BREACH

Dear Parent or Guardian of <<Name 1>>,

We are writing to provide you with information about a data incident involving Sadd Velazquez Higashi Shammas, LLP.

What Happened?

While filing returns on extension, we encountered suspicious electronic activity in our tax program. We immediately contacted our local IT firm who disabled remote access. An investigation into the matter was commenced and that same day, we notified the IRS and Franchise Tax Board of our findings. We further notified the local law enforcement, and hired a specialized forensic IT firm for additional investigation.

On June 8, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system on May 1 through May 3, 2017. Pertinently, we have found no evidence that your child's information was accessed. However, the forensic IT firm has not ruled out the possibility, so we are notifying everyone whose information was accessible out of an abundance of caution.

What Information Was Involved?

This information may have included your child's: name, date of birth, telephone number(s), address, Social Security number, all employment (W-2) information, 1099 information (including account number if provided to us), and direct deposit bank account information (including account number and routing information if provided to us).

What We Are Doing.

In addition to notifying the FBI, the IRS, the California Franchise Tax Board and law local enforcement, we have notified all three credit bureaus, and we are notifying all applicable state agencies. Further, we are reviewing office policies and procedures to ensure all security measures are taken to avoid such an incident from occurring again.

As an added precaution, we have also arranged for Equifax® to provide its Child Identity Monitoring. Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). Note, you must complete the enrollment process by August 10, 2017.

What You Can Do.

In addition to signing-up for the complimentary credit monitoring we have secured for your child, given the nature of the information potentially exposed, we recommend:

1. If you have provided us with bank account information for the minor, please monitor those accounts and consider changing their account numbers. This would include direct deposit and electronic fund transfer account details, or scanned copies of bank statements and Form 1099s.
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/AutoFraud_Online/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: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
4. If your minor becomes a victim or suspect 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 these agencies at: www.annualcreditreport.com

For More Information.

In Sadd Velazquez Higashi Shammaa, LLP's 40 plus years of business, this is our first direct encounter with a cyber-related incident. Your privacy and security are very important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please call toll free number 888-707-9191, or write us at 330 North Brand Blvd., Suite 200, Glendale, CA 91203.

Very truly yours,

Sadd Velazquez Higashi Shammaa, LLP

Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may 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. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax:	P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian:	P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion:	P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

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

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.

Enroll in Equifax Child Identity Monitoring

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file.

- If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the credit file. This will prevent access to the minor's information in the future. If someone attempts to use your minor's information to open credit, you will receive an email alert.
- If there is a match and a credit file exists, Equifax will immediately "lock" the file, initiate an investigation into the use of that file and alert you to new attempts to use your minor's information.

How to Enroll for Parents or Guardians:

Parents or guardians – if you have not ordered from Equifax in the past, you will need to create an account with us. Please follow the instructions below. If you have questions for Equifax, you may call the phone number listed in the Equifax Member Center or in the Equifax email communication.

To sign up your child please visit www.myservices.equifax.com/minor

1. If you are a parent/guardian who already has an Equifax account, please login using the username and password you created when enrolling in your product.
2. If you are a parent/guardian who does not have an Equifax account, below the login screen, you will see text that reads *"Don't have an Equifax account? Please click here to create an account."* Please click to create your account, and then enter in the **parent/guardian** information on the screens that follow in order to create an account.
3. Select the button for "\$29.95 for 12 months".
4. Enter a promotion code to order the first minor product and click "apply code". This will zero out the price of the product. **Do not enter credit card information.**
5. Check the box to agree to the Terms of Use.
6. Next, click the "Continue" button.
7. You will be prompted to answer certain authentication questions to validate your identity.
8. Please review the order and click the "Submit" button.
9. You will then see the Order Confirmation. Please note that since you did not enter credit card information you **WILL NOT** be billed after the 12 months.
10. Click "View my Product" which will take you to your Member Center.
11. Click the orange button "Enroll Child" to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from monitoring the account. You may then re-enroll the minor with the correct SSN.
12. Check the box confirming you are the child's parent or guardian.
13. Click "Submit" to enroll your child.
14. If you are enrolling multiple minors, please log out, then repeat the above process to add another minor.