

# Peggy E. Olson, CPA

<<MemberFirstName>> <<MemberLastName>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip Code>>

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

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to inform you of a recent security incident that might have resulted in the disclosure of your personal information, including your name and Social Security number. I take the security of your personal information very seriously, and sincerely apologize for any inconvenience this may cause you. This letter contains information about steps you can take to protect your information, and resources I am making available to help you.

On September 2, 2015, a virus infected my computer and an unauthorized individual may have gained access to my computer for a limited period of time – less than one hour. While your information was stored in a file on my computer and I think it highly unlikely that the unauthorized individual accessed your information, I wanted to let you know about this event out of an abundance of caution. The file may have contained your name, address, and Social Security number.

Although I am not aware that any of the data has been misused in any way, as an added precaution, I have secured the services of Kroll to provide identity theft protection at no cost to you for one year. Your identity theft protection services include Credit Monitoring and Identity Theft Consultation and Restoration. Additional information describing your services is included with this letter.

Visit **kroll.idMonitoringService.com** and follow the online instructions to take advantage of your Identity Theft Protection Services.

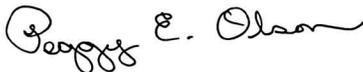
Membership Number: <<Member ID>>

I encourage you to take advantage of these services. If you have any questions, please call 1-877-451-9364, Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time. (Closed on U.S. observed holidays)

I want to assure you that I have implemented a number of steps to increase the protection of your information. This includes replacing my computer that was compromised and working with IT specialists to further protect your information.

I deeply regret any inconvenience or concern that this matter may cause you, and remain dedicated to protecting your information.

Sincerely,



Peggy E. Olson

## U.S. State Notification Requirements

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

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

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

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

#### **Equifax**

P.O. Box 740241  
Atlanta, Georgia 30374  
1-800-685-1111  
www.equifax.com

#### **Experian**

P.O. Box 2104  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

#### **TransUnion**

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

### 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, as well as the Federal Trade Commission.

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

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

#### **Maryland Office of the Attorney General**

Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
www.oag.state.md.us

#### **North Carolina Office of the Attorney General**

Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com

#### **Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
www.ftc.gov/bcp/edu/microsites/idtheft

### For residents of Massachusetts:

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

### For residents of all states:

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

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

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting. 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, Georgia 30348  
www.equifax.com

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
www.experian.com

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19022-2000  
www.transunion.com

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

## Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

The following services are included in your **Credit Monitoring** package:



Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:

**Consultation:** You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Restoration:** Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.



**Credit Monitoring:** Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

### How to Take Advantage of Your Identity Theft Protection Services

**Visit [kroll.idMonitoringService.com](http://kroll.idMonitoringService.com) and follow the online instructions to take advantage of your identity theft protection services.**

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

**Help is only a phone call away.**

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.