



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

<<Variable Data 1>>

Dear <<Full Name>>,

We are writing to inform you that Morgan & Associates CPAs, PC (“Morgan CPA” or “we”) experienced a recent data incident (the “Incident”) that involved your personal information (“Information”). This letter provides you with information about this Incident, our response, and information on where to direct your questions. As a precaution, we have also provided steps you can take to protect your Information, including the ability to enroll in credit monitoring services that we are offering free of charge for <<CM Duration>> months.

What Happened?

On September 18, 2024, we discovered suspicious activity related to our tax preparation software and immediately began an investigation and took steps to contain the situation, including changing passwords, notifying the Internal Revenue Service and state tax authorities, and engaging data security and privacy professionals to assist. Our investigation determined that the account of a business partner who provided services to Morgan CPA was compromised, resulting in limited periods of unauthorized access to our tax preparation software from January 7, 2024, through September 18, 2024. During this time, files containing your Information were obtained by an unauthorized party. The investigation found that the unauthorized party made unsuccessful attempts to collect improper funds from the federal government and/or state governments.

What Information Was Involved?

We determined that the following types of Information related to your tax file may have been impacted as a result of this Incident: <<Breached Elements>>

What We Are Doing.

Upon becoming aware of the Incident, we immediately began an investigation and have since worked closely with tax authorities to share information and take steps to protect our clients’ information. We have also added technical security protections on top of our existing protections, including enhancing the implementation of multifactor authentication and adding security controls to provide for increased monitoring over our environment. After determining unauthorized activity occurred on our systems, we immediately began analyzing the information involved to confirm the identities of potentially affected individuals and notify them. We have worked with data security and privacy professionals to aid in our response and reported this Incident to relevant government agencies.

To help protect your identity, we are offering complimentary access to Equifax Credit Watch Gold for <<CM Duration>> months. To start monitoring your personal information, please follow the steps below:

Go to www.equifax.com/activate. Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page. Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment. Click “View My Product” to access the product features.

You must enroll by <<*Enrollment Deadline*>> (Your code will not work after this date).

What You Can Do.

In addition to enrolling in Equifax Credit Watch Gold, experts encourage simple steps for protecting your personal information, including changing your passwords regularly, monitoring your personal accounts closely, reporting suspicious activity to your banks, and never sharing your personal information with unknown or untrusted sources. Please also review the enclosed “Additional Resources” section below, which describes additional steps you can take to help protect your Information. Additionally, if you do not yet have an IRS Identity Protection Pin (“IP PIN”), you can find more information about applying for it below.

For More Information.

We take this Incident and the security of information in our care seriously. If you have additional questions, you may call our toll-free assistance line at 888-458-5701, Monday through Friday from 9:00am – 9:00pm Eastern Time (excluding U.S. holidays).

Sincerely,



Bill Morgan
Owner
Morgan & Associates CPAs, PC

Encl.

ADDITIONAL RESOURCES

Contact information for the three (3) nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three (3) nationwide credit reporting agencies.

To order your annual free credit report please visit www.annualcreditreport.com or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maryland, New Jersey, and Vermont residents: You may obtain one (1) or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one (1) of the three (3) nationwide credit reporting agencies above. 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.

Security Freeze. You may obtain a security freeze on your credit report, free of charge, to protect your privacy and confirm that credit is not granted in your name without your knowledge. You may also submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report, free of charge, or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three (3) credit reporting agencies listed above. 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 them 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, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Alabama Residents: You may contact the Attorney General's Office for the State of Alabama, Consumer Protection Division, 501 Washington Avenue, Montgomery, AL 36104, www.alabamaag.gov, 1-800-392-5658.

For California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225. This notification was not delayed as a result of any law enforcement investigation.

For Colorado Residents: You can obtain information from the federal trade commission and the credit reporting agencies about fraud alerts and security freezes.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For District of Columbia Residents: You can obtain information about steps to take to avoid identity theft from the Federal Trade Commission (contact information above) and The District of Columbia Office of the Attorney General, 400 6th Street NW, Washington, D.C. 20001, consumer.protection@dc.gov, <https://oag.dc.gov/>, (202) 737-3400.

For Illinois Residents: You can obtain information from the credit reporting agencies and the Federal Trade Commission about fraud alerts and security freezes (contact information above). You may contact the Illinois Office of the Attorney General, 100 West Randolph Street, Chicago, IL 60601, https://illinoisattorneygeneral.gov/about/email_ag.jsp, 1-800-964-3013.

For Kentucky Residents: You may contact the Kentucky Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601, www.ag.ky.gov, 1-800-804-7556.

For Maryland Residents: You may obtain information about steps you can take to avoid identity theft from the Federal Trade Commission (contact information above) and the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, 1-888-743-0023.

For Minnesota Residents: You may contact the Minnesota Office of the Attorney General, 445 Minnesota Street, Suite 1400, St. Paul, MN 55101, www.ag.state.mn.us, 1-800-657-3787.

For Missouri Residents: You may contact the Missouri Office of the Attorney General, Consumer Protection, 207 W. High St., P.O. Box 899, Jefferson City, MO 65102, www.ago.mo.gov, 1-800-392-8222.

For Nevada Residents: You may contact the Nevada Office of the Attorney General, Bureau of Consumer Protection, 100 N. Carson St, Carson City, NV 89701, www.ag.nv.gov, 1-702-486-3132.

For New Mexico Residents: Consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York Residents: You may obtain information regarding security breach response and identity theft prevention and protection information from the Federal Trade Commission (contact information above) and the New York Office of the Attorney General, Office of the Attorney General, The Capitol, Albany, NY 12224-0341, <https://ag.ny.gov>, 1-800-771-7755.

For North Carolina Residents: You may obtain information about preventing identity theft from the Federal Trade Commission (contact information above) and the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Main Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7266 or 1-919-716-6400.

For Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 1-877-877-9392.

For Pennsylvania Residents: You may contact the Pennsylvania Office of the Attorney General, Bureau of Consumer Protection, 15th Floor, Strawberry Square, Harrisburg, PA 17120, www.attorneygeneral.gov, 1-800-441-2555.

For Texas Residents: You may contact the Texas Office of the Attorney General, Office of the Attorney General, PO Box 12548, Austin, TX 78711-2548, www.texasattorneygeneral.gov, 1-800-621-0508.

For Wyoming Residents: This notification was not delayed as a result of any law enforcement investigation.

Reporting of identity theft and obtaining a police report. You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

For North Carolina Residents: You are advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General.

For Oregon Residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

How to Apply for an IRS Identity Protection PIN

1. Go to: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.
2. Select "Get an IP PIN."
3. Sign in to your IRS Account with ID.ME. If you don't have an account, follow the steps to create an ID.ME account. You will need to provide a screen shot of your identification (i.e., driver's license) to verify your identity. (This is more easily done using your cell phone.)
4. Once your account is established, return to the website (above), and select "Get an IP PIN."
5. Enter in your username and password.
6. Walk through the IRS process below to obtain a PIN for future filings:



[Logout](#)

Identity Protection PIN (IP PIN)

Thank you for your interest in the online IRS Identity Protection PIN application.

Obtaining your IP PIN online is more secure, and convenient, than having a paper notice mailed to your address of record.

If you choose to utilize this service, you can obtain your IP PIN online anytime you wish. The IP PIN application is available 24 hours a day from early January until mid-November.

If you would like to participate, please select "Continue" below.

CONTINUE >

[IRS Privacy Policy](#) | [Privacy Notice](#)

ice-webapp (version 20.7.2)

If you need help applying for this PIN, please call our office.