

July 9, 2024

[REDACTED]
[REDACTED]
[REDACTED]

Re: Notice of Data Security Event

Dear [REDACTED]:

Rognan & Associates CPAs take the privacy and security of personal information seriously. As part of that commitment, we are notifying you of a recent data security event that affected certain client income tax returns. You are receiving this notice because your personal information on your return, or the return of your loved one, was subject to unauthorized access. Please read this letter carefully.

What Happened?

On or about April 29, 2024, Rognan & Associates was notified of suspicious activity potentially involving our third-party tax preparation software. Upon an internal review, we determined that direct deposit account information within our software was edited by someone outside our organization to misdirect several clients' returns. We immediately contacted the state tax boards and the IRS to report the incidents and limit further issues. We partnered with cyber security specialists to conduct a thorough investigation. While our investigation into the cause is ongoing, we are notifying you because your sensitive personal information was accessed in our software to file a fraudulent tax return.

What Information Was Involved?

Your name, address, Social Security number, date of birth, and direct deposit account information were accessible on tax documents in our software that were altered and fraudulently submitted to the IRS. While we have no evidence of misuse of your information beyond the income tax refund scheme, we are providing you with the enclosed resources and steps to consider taking, should you find it appropriate to do so.

What We Are Doing.

Upon discovery of the suspicious activity, we commenced an immediate investigation into the nature and scope of the event. We contacted the state tax boards and IRS and notified federal law enforcement. We also continue to review our existing policies and network security measures in place for ways to enhance the protection of data shared with our firm.

As an added precaution we are offering a complimentary twelve (12) months of credit monitoring through Identity Defense by Epiq eDiscovery Solutions. Please find enrollment instructions enclosed.

What You Can Do.

Rognan & Associates encourages you to remain vigilant for incidents of fraud or misuse of your information, from any source, by reviewing your account statements and credit reports. We recommend you immediately report any misdirected tax returns or instances of fraudulent tax forms filed to the IRS and your state tax agency.

To Enroll, Please Call:

1-866-622-9303

Or Visit:

[https://app.identitydefense.com/
enrollment/activate/rogn](https://app.identitydefense.com/enrollment/activate/rogn)

Enrollment Code:

[REDACTED]

If you received a letter from the IRS notifying you that a suspicious tax return was filed using your name and SSN, please follow the letter's specific instructions on how to verify your identity and the tax return by calling the phone number provided. Do not file a Form 14039.

If you did not receive a letter from the IRS and a fraudulent tax return was filed in your name you will need to submit IRS Form 14039, an Identity Theft Affidavit (available online), and mail that form along with a paper copy of your return. We can assist you in this process if we have not already done so. To report a misdirected direct deposit refund to the IRS²¹:

- As a single filer, you may initiate a refund trace by visiting <https://www.irs.gov/wheres-my-refund>. You may also initiate a refund trace by calling the IRS at 1-800-829-1954 to use the automated system or speak with an agent by calling 1-800-829-1040 between 7 a.m. to 7 p.m. local time. Please note that upon receiving telephone assistance, you will need to verify your identity with an IRS representative before discussing your personal information.
- If you filed a married filing jointly return, you will not be able to initiate a trace using the automated systems. Please download the Form 3911, Taxpayer Statement Regarding Refund by visiting <https://irs.gov/faqs/irs-procedures/refund-inquiries/refund-inquiries-0>.
- You may also visit your local IRS Taxpayer Assistance Center (TAC) to get in-person help. You may locate the TAC nearest you by visiting <https://apps.irs.gov/app/office-locator/>. Be sure to check what services are available at that location, then call 844-545-5640 to schedule an appointment.

To report this incident to the Missouri Department of Revenue, you may complete Form 5593 (Identity Theft Declaration) and send a scanned copy of the completed form and required documentation to idtheft@dor.mo.gov. You may also mail your completed Form 5593 and required documents to:

Missouri Department of Revenue
Attn: Identity Theft
P.O. Box 3366
Jefferson City, MO 65105-3366

For more information on reporting to the Missouri Department of Revenue please visit <https://dor.mo.gov/taxation/individual/tax-types/income/identity-teft.html>.

We strongly recommend that you obtain an IRS identity protection PIN (IP PIN) to prevent IRS identity theft for future tax returns. An IP PIN will critically aid in ensuring you will receive your tax return next season, for example, while the IRS may still be processing federal tax returns as a result of this incident. Apply for an IP PIN online at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin> without CPA assistance in just 10 minutes. The IP PIN is valid for one year until which the IRS will automatically assign you a new IP PIN for the following year. Please feel free to contact me for assistance applying for your IP PIN online. Some individuals (under certain income caps) who can't apply online (for example, because they can't properly verify their identity through the online process which involves uploading ID copies and taking a selfie) can use Form 15227 to apply for an IP PIN.

²¹ 26 C.F.R. § 301.6402-2

You also may file a report with law enforcement, your state attorney general, and/or the Federal Trade Commission. Please refer to the enclosed documentation titled “Additional Steps to Help Protect Your Information” for contact information and resources you may take advantage of to protect against fraud or misuse.

To enroll in Identity Defense, visit <https://app.identitydefense.com/enrollment/activate/rogn>

- 1. Enter your unique Activation Code** [REDACTED]
Enter your Activation Code and click ‘Redeem Code’.
- 2. Create Your Account**
Enter your email address, create your password, and click ‘Create Account’.
- 3. Register**
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click ‘Complete Account’.
- 4. Complete Activation**
Click ‘Continue to Dashboard’ to finish enrolling.

The deadline to enroll is September 10, 2024. After September 10, 2024, the enrollment process will close, and your Identity Defense code will no longer be active. **If you do not enroll by September 10, 2024, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at **1-866-622-9303**.

For More Information.

Rognan sincerely apologizes for any concern or inconvenience this event has caused or may cause you. We remain committed to protecting the information entrusted in our care. If you have any other questions, you may call me or Angela Allmeyer at [REDACTED].

Sincerely,

Richard Rognan

Richard Rognan, CPA
Rognan & Associates
Certified Public Accountants

ADDITIONAL STEPS TO HELP PROTECT YOUR INFORMATION

Review Personal Account Statements and Credit Reports. We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. 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 www.annualcreditreport.com or call (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, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax	Experian	TransUnion
1-888-378-4329	1-888-397-3742	1-800-916-8800
P.O. Box 740256	P.O. Box 4500	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com

Report Suspected Fraud. 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 should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

Place Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year. Fraud alerts are free and identity theft victims can get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

Place a Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Also, do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

Prevent Tax Fraud. Now anyone who can verify their identity can obtain an IRS identity protection PIN (IP PIN), not just those who have been victims of IRS identity theft. Even better, the IP PIN can be applied for online at <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin> without CPA assistance in just 10 minutes. The IP PIN is valid for one year until which the IRS will automatically assign you a new IP PIN for the following year. Please feel free to contact me for assistance applying for your IP PIN online. Some individuals (under certain income caps) who can't apply online (for example, because they can't properly verify their identity through the online process which involves uploading ID copies and taking a selfie) can use Form 15227 to apply for an IP PIN.

Obtain Additional Information about how to avoid identity theft from the Federal Trade Commission, 600 Pennsylvania Ave. NW Washington DC 20580, www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338). This notification was not delayed by law enforcement.



Enter your Activation Code: [REDACTED]

Enrollment Deadline: **September 10, 2024**

Service Term: 12-months

Identity Defense Complete

Key Features

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance**

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1. Enter your unique Activation Code [REDACTED]

Enter your Activation Code and click 'Redeem Code'.

2. Create Your Account

Enter your email address, create your password, and click 'Create Account'.

3. Register

Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.

4. Complete Activation

Click 'Continue to Dashboard' to finish enrolling.

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*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

**Identity Theft Insurance is 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.