

LAW OFFICES OF ANDREW J. CARBOY LLC
ONE LIBERTY PLAZA, 23RD FLOOR
NEW YORK, NEW YORK 10006

June 7, 2024

Dear Sir or Madam,

As the principal of the Law Offices of Andrew J. Carboy LLC (the “Firm”), I am writing to you on behalf of the Firm to advise you of a recent cyber incident that may have affected the security of your private information. This notice is sent as required by law.

On May 7, 2024, we detected a security incident impacting our computer platform. In response, we retained professionals, including external security forensic consultants, to assess and address the incident. While their work on the Firm’s behalf is ongoing, corrective actions were undertaken immediately. The security incident has since been contained and no longer poses a threat. Additional testing conducted by our external security forensic consultants reveals no evidence of ongoing malicious behavior or unauthorized access in the Firm’s systems or network.

To date, we are not aware of any reports of access to or misuse of your information as a result of this incident. However, out of an abundance of caution, this notice is intended to make you aware of the incident and offer precautionary measures you can take to protect your personal information from theft and/or other misuse.

The category/categories of your protected information that may have been impacted during the cyber incident include your name, physical addresses, email addresses, date of birth, Social Security number, medical information, and/or health insurance information.

The Firm has notified law enforcement authorities, and provided information to those authorities to facilitate their investigation of the incident. We will cooperate fully with law enforcement.

Before the incident, the Firm had in place administrative and operational procedures designed to protect our clients’ personal information. As a result of the incident, we are continuing to review and enhance our security processes and procedures.

While there is nothing that you are required to do, please consider taking precautionary measures to protect yourself from identity theft and/or misuse of your information. We are including an attachment to this correspondence with additional details on the precautionary measures you may wish to take, including filing a police report, changing your passwords, contacting government agencies such as the IRS and/or Social Security Administration, reviewing your financial account statements, placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report.

June 7, 2024

Page 2

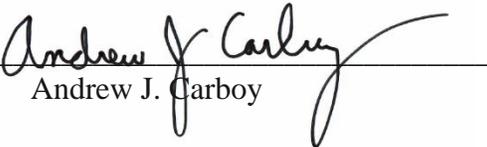
Also, we have contracted with First Watch to offer you, at our sole expense, credit monitoring services, other protections, as well as insurance against identity theft and unauthorized transfer of funds. If you wish to participate in the First Watch program, please contact First Watch no later than August 31, 2024 to enroll yourself. The attachment to this letter provides additional details about the First Watch program and includes instructions for your enrollment.

We are truly sorry this incident has occurred, and hope that you will take precautionary measures as suggested to protect your personal information.

Please contact us at 212-520-7565 if you have questions regarding the information we have provided. If you have questions regarding the services offered by First Watch, please call First Watch at 877-817-0173.

Sincerely,

LAW OFFICES OF ANDREW J. CARBOY LLC

By: 
Andrew J. Carboy

Encls.

First Watch Identity Protection Services

Your Verification Code is:

To help safeguard you from misuse of your personal information, we have arranged to have First Watch ID monitor your identity for suspicious activity within the United States for 12 months at no cost to you.

First Watch Identity Restoration is automatically available to you with no enrollment required. If a problem arises, simply call First Watch and provide your Verification Code (listed above). Our recovery specialists will help bring your identity back to a “pre-theft” status.

To receive **Credit Monitoring and Identity Protection**, enrollment is required. You can sign up for this free service between now and August 31, 2024 using the Verification Code (listed above). To enroll, simply call 877-817-0173 Monday through Friday between the hours of 9:00 a.m. and 5:30 p.m. EST or go to www.firstwatchid.com, click on the Verification Code button and follow the instructions.

Credit Monitoring through TransUnion offers you credit monitoring services with email alerts and a once annual credit report and score. Following enrollment, additional steps are required by you to activate your credit alerts and review your credit score and report.

Identity Protection through First Watch ID offers you proactive monthly identity monitoring, \$1 million identity theft insurance with \$0 deductible, dark web monitoring, three bureau credit report access and reminder service, and proactive phone alerts if suspicious activity is found.

Please save this letter in a safe place. Your Verification Code is required when calling First Watch ID Customer Service.

In addition to signing up for free credit monitoring services and considering the information that we have provided you, we encourage you to take the following steps and consider the following additional guidance and resources below.

IF YOUR IDENTITY IS COMPROMISED STEPS YOU CAN TAKE:

- **Local Police Reporting**

File a report with your local police department.

- **Passwords, Passcodes**

Change passwords and passcodes on all personal accounts and devices. Often, people will use the same password that they use for one account or device for multiple accounts and/or devices. If you change passwords, this should include your personal social media accounts, online banking accounts, cellphones, tablets, home computers, etc. Best practice is not to use the same password for more than one account or device, nor to “recycle” or reuse passwords that were used in the last several years. If your accounts offer multi-factor authentication, we suggest you enable this for those accounts.

- **IRS**

Complete IRS Form 14039. The form can be found at: <https://www.irs.gov/newsroom/tips-for-taxpayers-victims-about-identity-theft-and-tax-returns-2014> and a copy is attached here for your convenience.

You can contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

Remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

To file with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC’s Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. Theft of your social security number should also be reported to the FTC at <https://www.identitytheft.gov/>.

- **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling

toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report, general inquiries, placing a fraud alert on your credit report, or requesting a credit freeze is provided below:

Experian
1-888-EXPERIAN (397-3742)
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion
1-800-680-7289
Fraud Victim Assistance Division
PO Box 2000
Chester, PA 19016
www.transunion.com

Equifax
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

- **Fraud Alert**

We recommend placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

- **Credit Freezes**

You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years

5. Proof of current address such as current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique PIN or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specific period of time.

To remove the security freeze, you must submit a request through a toll-free number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The credit bureaus have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

The State of Vermont also offers a resource page on identity theft, which can be found at <https://ago.vermont.gov/cap>.