

**IMPORTANT INFORMATION
PLEASE READ CAREFULLY**

Dear [REDACTED]

I am writing to provide you with important details about a recent incident involving the security of your information and the measures we are taking to protect your information.

We recently discovered on June 28, 2018 that a Cain Watters & Associates email account was compromised by an unauthorized third party. We immediately launched an investigation in consultation with outside cybersecurity experts to analyze the extent of any compromise to the email account and the security of the emails and attachments contained within. Our investigation determined that there were unauthorized logins to the affected account between May 25, 2018 and June 28, 2018.

We devoted considerable time and effort to determine what information was contained in the affected email account. Based on our comprehensive investigation and document review, which concluded on July 25, 2018, we discovered that the compromised email account contained your full name and financial account number.

To date, we are not aware of any reports of identity fraud or improper use of your information as a direct result of this incident. However, out of an abundance of caution, we wanted to make you aware of the incident and suggest steps that you should take as well. Further, you should remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis. We are also enclosing paperwork with this letter to effectuate a change in your financial account number. Please complete it and return it to me at your earliest convenience. Additionally, enclosed in this letter, you will find precautionary measures you can take to protect your personal information, including placing a Fraud Alert, placing a Security Freeze, and/or obtaining a free credit report.

We take the security of personal information very seriously, and apologize for any inconvenience this incident may cause you. Among other things, we have reset passwords to prevent further unauthorized access to this information.

If you have any further questions regarding this incident, please call us directly at [REDACTED]. We are available Monday through Friday, 9:00 a.m. to 5:00 p.m. Central Time.

Sincerely,

[REDACTED]
Cain Watters & Associates, LLC

3. Obtaining a Free Credit Report

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify that all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

Oregon Residents: You may obtain information about preventing identity theft from, and report suspected identity theft to, the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.