

# STEVENS, POWELL & COMPANY, P.A.

A Professional Association of Certified Public Accountants

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

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>

## Re: Notice of Data Breach

Dear <<FirstName>> <<LastName>>,

Stevens, Powell & Company (“Stevens”) writes to inform you of an incident that may affect the security of your personal information. Out of an abundance of caution, we are providing this notice to ensure that you are aware of the incident so that you may take steps to protect your information should you feel it is appropriate to do so.

**What Happened?** Beginning on or about February 8, 2019, Stevens noticed that several of our clients’ electronic tax filings were rejected and that an unusually high number of our clients began receiving IRS letters stating that a 2018 tax return had been filed in their name. As this was unusual, we immediately began to investigate in order to determine what happened and what steps were necessary to address this issue. In our conversations with the IRS and from other sources where data breaches have been reported, there is increased activity of this nature including unauthorized tax return filings. While the investigation is still ongoing, at this time we cannot determine whether specific personal information on our system was accessed. We are notifying those individuals whose personal information is on our system and could be accessible.

**What Information Was Involved?** The information that may be accessible could be the following categories for individuals and business-type entities: name, address, Social Security or federal and state identification number, dates of birth, wage and withholding information, and in some cases, bank account and other financial information such as tax reporting statements (Forms 1098, 1099, etc.), broker, and/or retirement statements. You may be receiving this letter because you are listed as a spouse on a tax filing of a Stevens client.

Please note, there may also be information related to dependents if provided for previous tax filings. We will be notifying all impacted individuals separately, so if your dependent is impacted, they will be sent a separate letter.

**What We Are Doing.** The confidentiality, privacy, and security of our client information is one of our highest priorities. We had and continue to have security measures in place to protect the security of information in our possession. In addition, as part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards regarding the privacy and security of information on our systems. We contacted the IRS and will be contacting the relevant state Attorneys General or state regulators.

As an additional safeguard, we are offering you access to identity monitoring services through Kroll at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Please note, you must enroll in these services as we are unable to do so on your behalf. Information on how to enroll in these services may be found below:

Visit [krollbreach.idMonitoringService.com](http://krollbreach.idMonitoringService.com) to activate and take advantage of your identity monitoring services.

*You have until **June 6, 2019** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-866-300-9329. Additional information describing your services is included with this letter.

**What Can You Do?** You can review the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud.” You can also enroll to receive the free identity monitoring services described above. We are ready to assist you with this process and in completing your 2018 tax return as soon as possible.

**For More Information.** We are very sorry for any inconvenience or concern this incident causes you. The security of your information is a priority to us. Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, please call 1-866-300-9329, Monday through Friday 8:00 a.m. to 5:30 p.m. Central Time, excluding major holidays.

Sincerely,

*Stevens, Powell & Company, P.A.*

Stevens, Powell & Company, P.A.



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

**Single Bureau Credit Monitoring.** You will 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 fraud specialist, who can help you determine if it's an indicator of identity theft.

**Fraud Consultation.** You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, 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.

**Identity Theft Restoration.** If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## STEPS YOU CAN TAKE TO PREVENT IDENTIFY THEFT AND FRAUD

### **Monitor Your Accounts**

While we continue to investigate, you may take direct action to further protect against possible identity theft or financial loss.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

P.O. Box 9554

Allen TX 75013

1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 2000

Chester, PA 19016

1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order 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 (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 2002

Allen, TX 75013

1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

#### **TransUnion**

P.O. Box 2000

Chester, PA 19106

1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

#### **Equifax**

P.O. Box 105069

Atlanta, GA 30348

1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### **Additional Information**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).

# STEVENS, POWELL & COMPANY, P.A.

A Professional Association of Certified Public Accountants

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

Parent or Guardian of

<<FirstName>> <<MiddleName>> <<LastName>> <<NameSuffix>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

## Re: Notice of Data Breach

Dear Parent or Guardian of <<FirstName>> <<LastName>>>,

Stevens, Powell & Company (“Stevens”) writes to inform you of an incident that may affect the security of your minor dependent’s personal information. Out of an abundance of caution, we are providing this notice to ensure that you are aware of the incident so that you may take steps to protect your minor dependent’s information should you feel it is appropriate to do so.

**What Happened?** Beginning on or about February 8, 2019, Stevens noticed that several of our clients’ electronic tax filings were rejected and that an unusually high number of our clients began receiving IRS letters stating that a 2018 tax return had been filed in their name. As this was unusual, we immediately began to investigate in order to determine what happened and what steps were necessary to address this issue. In our conversations with the IRS and from other sources where data breaches have been reported, there is increased activity of this nature including unauthorized tax return filings. While the investigation is still ongoing, at this time we cannot determine whether specific personal information on our system was accessed. We are notifying those individuals whose personal information is on our system and could be accessible.

**What Information Was Involved?** The information that may be accessible could be the following categories for individuals: name, address, Social Security or federal and state identification number, dates of birth, wage and withholding information.

**What We Are Doing.** The confidentiality, privacy, and security of our client information is one of our highest priorities. We have security measures in place to protect the security of information in our possession. In addition, as part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards regarding the privacy and security of information on our systems. We have contacted the IRS and will be contacting the relevant state Attorneys General or state regulators.

As an additional safeguard, we are offering your minor dependent access to Fraud Consultation and Identity Theft Restoration services through Kroll at no cost to you for one year.

Your minor dependent’s Membership Number is: <<Member ID>>

Additional information describing your minor dependent’s services is included with this letter.

**What Can You Do?** You can review the enclosed “Steps You Can Take to Prevent Identity Theft and Fraud.” We are ready to assist you with this process and in completing your minor dependent’s 2018 tax return as soon as possible, if applicable.

**For More Information.** We are very sorry for any inconvenience or concern this incident causes you and your minor dependent. The security of your minor dependent's information is a priority to us. Should you have any questions about the content of this letter or ways you can better protect your minor dependent from the possibility of identity theft, please call 1-866-300-9329, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time , excluding major holidays.

Sincerely,

*Stevens, Powell & Company, P.A.*

Stevens, Powell & Company, P.A.



## TAKE ADVANTAGE OF FRAUD CONSULTATION AND IDENTITY THEFT RESTORATION SERVICES

You've been provided with access to the following services from Kroll:

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your minor dependent's identity, 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.

### **Identity Theft Restoration**

If your minor dependent becomes a victim of identity theft, an experienced Kroll licensed investigator will work on their behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your minor dependent's investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

## STEPS YOU CAN TAKE TO PREVENT IDENTIFY THEFT AND FRAUD

### **Monitor Your Accounts**

While we continue to investigate, you may take direct action to further protect against possible identity theft or financial loss on behalf of you minor dependent, should you find it appropriate to do so.

If your minor dependent has to file a tax return, we encourage you to file their tax return as soon as possible, if you have not already done so on their behalf. You can also contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in their name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your minor's dependent's account statements and credit reports, if such exist, for suspicious activity. Typically, a minor under the age of eighteen does not have credit in his or her name, and the consumer reporting agencies do not have a credit report in a minor's name; however, below are steps an individual can take to better protect his or her personal information, if a credit report has been issued in the individual's name:

Under U.S. law individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of your credit report.

Individuals have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without their expressed authorization. The security freeze is designed to prevent credit, loans, and services from being approved in individual's names without their consent. However, individuals should be aware that using a security freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, individuals cannot be charged to place or lift a security freeze on Their credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### **Experian**

P.O. Box 9554

Allen TX 75013

1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 2000

Chester, PA 19016

1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, individuals will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If individual have moved in the past five (5) years, provide the addresses where individual has have lived over the prior five years;
5. Proof of current address, such as a 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 individual was a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, individuals have the right to place an initial or extended "fraud alert" on their file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If individuals are a victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should individuals wish to place a fraud alert, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 2002

#### **TransUnion**

P.O. Box 2000

#### **Equifax**

P.O. Box 105069

Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

Chester, PA 19106  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### **Additional Information**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your dependent's name and what to do if they become a become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your dependent, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report on your dependent's behalf, if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to promptly to law enforcement. This notice has not been delayed by law enforcement.

**For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).