

Rushton, Stakely, Johnston & Garrett, P.A.
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111

RUSHTON ♦ STAKELY

[REDACTED]
[REDACTED]
[REDACTED]

C-1

Dear [REDACTED]:

We are writing to notify you of a recent incident that may have affected some of your personal information.

What Happened? In November 2020, Rushton, Stakely, Johnston & Garrett, P.A. (“Rushton Stakely”) became aware of unusual activity involving a company email account. We immediately began an investigation and worked quickly to assess the security of the affected account. Passwords were changed, and outside technical experts were engaged to investigate the full nature and scope of the incident. That investigation revealed that there had been unauthorized access to the affected email account and that an unauthorized forwarding rule had been activated for the account.

In response, Rushton Stakely undertook an extensive and thorough review of the contents of the potentially forwarded email(s) to determine whether sensitive information was present in the messages or attachments. Through this review we determined that some of your information may have been impacted by this incident. **To date, Rushton Stakely is unaware of any actual or attempted misuse of your information as a result of this incident but is notifying you out of an abundance of caution.**

What Information Was Involved? The investigation determined that your name, Social Security number and Driver's License number may have been involved. Please note that while our investigation has not identified any actual or attempted misuse of your information, we are providing you this notice to ensure you are aware of this incident.

What Is Rushton Stakely Doing? Information privacy and security are among our highest priorities. We have security measures in place to protect information in our custody. Upon learning of this incident, we moved quickly to terminate the forwarding rule and change passwords. We also conducted a thorough investigation with the assistance of third-party forensic specialists and took additional measures to ensure the security of the impacted email account. In an abundance of caution, we are notifying you so that you may take further steps to best protect your personal information, should you feel it appropriate to do so. As part of our ongoing commitment to the security of information, we are reviewing and enhancing existing policies and procedures and conducting additional workforce training to reduce the likelihood of a similar event in the future. We are also offering you one year of free ID Theft Protection services, including credit monitoring and a \$1 million insurance reimbursement policy, for your peace of mind.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits forms, and to monitor your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the attached “Steps You Can Take to Protect Personal Information.” We encourage you to enroll to receive the free identity theft protection services we are making available to you through Experian. Rushton Stakely will cover the cost of this service; however, you will need to enroll yourself in this service as we are unable to do so on your behalf.

We are fully committed to protecting personal information and sincerely apologize for any concern this incident may have caused. If you have additional questions about this incident, please call 800-220-7020, toll-free, **8am-5pm, Eastern Time**, Monday through Friday (excluding major U.S. holidays).

Sincerely,

Leslie McGlaun
Administrator

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

ACTIVATE Your FREE Experian IdentityWorks product NOW in Three Easy Steps. To help protect your identity, we are offering you a **complimentary one-year membership** of Experian's® IdentityWorks® product. This product helps detect possible future misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks Alert is completely free to you and enrolling in this program will not hurt your credit score.

1. ENSURE That You Enroll By: <<INSERT>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE Your Activation Code: «Enrollment_Code»

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement #: <<INSERT>>. A credit card is not required for enrollment. Once your IdentityWorks membership is activated, you will receive the following features:

- **Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.¹**
- **Credit Monitoring: Actively monitors Experian file for indicators of fraud.**
- **Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.**
- **\$1 Million Identity Theft Insurance:² Provides coverage for certain costs and unauthorized electronic fund transfers.**

You must activate your membership by the enrollment date (noted above) by enrolling at <https://www.experianidworks.com/3bcredit> or calling 877-890-9332 to register your activation code above in order for this service to be activated. Once your enrollment in IdentityWorks is complete, carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer team at 877-890-9332.

- **REMAIN VIGILANT: REVIEW ACCOUNT STATEMENTS AND REPORT FRAUD.** Carefully review your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)
- **ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit www.annualcreditreport.com or call 877-322-8228 to obtain one free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize. (For New Jersey and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three credit reporting agencies directly to obtain such additional reports.)
- **FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your credit report free of charge, 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. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze. To place a security freeze on your credit report, contact each of the 3 major consumer reporting agencies -

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

3 MAJOR CREDIT BUREAUS / CONSUMER REPORTING AGENCIES

Equifax
P.O. Box 105788 Atlanta, GA
30348 1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
1-800-680-7289
www.transunion.com

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.

If you request a security freeze via toll-free telephone or other secure electronic means, the credit reporting agencies have 1 business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have 3 business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 5 business days and provide you with a unique personal identification number (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 in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

- **PLACE FRAUD ALERTS ON YOUR CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit 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 an alert lasting 7 years. Contact the credit reporting agencies listed above to activate an alert.
- **OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM FTC.** 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 or the Federal Trade Commission. Go to <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html>. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

- **FILE YOUR TAXES QUICKLY AND SUBMIT IRS FORM 14039.** If you believe you are at risk for taxpayer refund fraud, the IRS suggests you file your income taxes quickly. Additionally, if you are an actual or potential victim of identity theft, the IRS suggests you give them notice by submitting IRS Form 14039 (Identity Theft Affidavit). This form will allow the IRS to flag your taxpayer account to alert them of any suspicious activity. Form 14039 may be found at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.
- **FAIR CREDIT REPORTING ACT:** You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit “prescreened” offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators. Please note that identity theft victims and active duty military personnel may have additional rights under the FCRA.
- **PROTECT YOURSELF FROM PHISHING SCAMS.** Learn to recognize phishing emails. Do not open emails from unknown senders and be sure not to click on strange links or attachments. Never enter your username and password without verifying the legitimacy of the request by contacting the sender by telephone or other methods. Replying to the email is not a safe way to confirm. Visit <https://www.consumer.ftc.gov/articles/0003-phishing> for more information on these types of scams.