

# KEITH M. SOUTHWOOD, CPA, INC.

RETURN MAIL PROCESSING CENTER  
PO Box 6336  
PORTLAND, OR 97228-6336

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<<Name>>  
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<<City>><<State>><<Zip>>  
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Activation Code: <<Activation Code>>

<<Date>>

## NOTICE OF DATA BREACH

Dear <<Name>>

We are contacting you regarding an incident at Keith M. Southwood CPA, Inc. (“the firm”) that **may** have involved your personal information. We take the security of all personal information that we store very seriously and are deeply sorry for any inconvenience this incident may cause. This letter contains information about resources we are making available to you and the steps you can take to protect your information.

### WHAT HAPPENED?

On April 3, 2017, the firm discovered that an unauthorized third party gained access to its secure computer network on or about March 29, 2017. We immediately began an investigation and engaged independent forensic computer experts to assist. Based on our investigation to date, it appears we were the victim of a cyber-attack by an unknown third party.

### WHAT INFORMATION WAS INVOLVED?

As a result of the incident, your personal information, including name, address, date of birth, social security number, and/or financial account information **may** have been exposed. We have no reason to believe your information has been misused as a result of this incident; however, we are notifying you out of an abundance of caution. We have also notified federal authorities and are cooperating with their ongoing investigations.

### WHAT YOU CAN DO.

We take the privacy and protection of our clients’ personal information extremely seriously, and as such, we are offering you 12 months of complimentary Equifax Credit Watch Silver identity theft protection services. To receive these services you must enroll with Equifax Credit Watch by August 31, 2017. You may contact Equifax Credit Watch immediately for purposes of: (i) enrolling in the program; and (ii) assisting you in learning more about identity theft solutions. Please use activation code <<ACTIVATION CODE>> to enroll in Equifax Credit Watch. The key features and benefits of Credit Watch Silver as well as details on how to enroll are listed after the end of this letter. Also attached to this letter are steps you can take to protect your personal information.

### WHAT WE ARE DOING.

In our 24 years of business, this is our first direct encounter with potential unauthorized access to our system. We want to assure you that we are taking steps to assess our data security policies and procedures, and will make any changes necessary to help prevent this type of incident from recurring in the future.

FOR MORE INFORMATION.

We sincerely apologize for this incident and truly regret any inconvenience it may cause you. Should you have any questions or concerns regarding this matter, please do not hesitate to contact us. Emails can be sent to either me (keith@southwoodcpa.com) or Eric Randle, CPA (eric@southwoodcpa.com), or you can call the office at (858) 452-5777.

Sincerely,

A handwritten signature in black ink, appearing to read "Keith M. Southwood". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Keith M. Southwood, CPA  
President

## **Equifax Credit Watch Features and Benefits and How to Enroll**

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax credit report with daily notification of key changes to your credit file.
- Wireless alerts and customizable alerts available.
- One copy of your Equifax Credit Report.
- \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you.
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality.

### **How to Enroll**

To sign up online for online delivery go to [www.myservices.equifax.com/silver](http://www.myservices.equifax.com/silver)

1. **Welcome Page:** Enter the Activation Code provided in your letter in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

### **What You Should Do to Protect Your Personal Information**

We recommend you remain vigilant and consider taking one or more of the following steps to protect your personal information:

1. Contacting the nationwide credit-reporting agencies as soon as possible to:
  - Add a fraud alert statement to your credit file at a national credit-reporting agency: Additional details on fraud alerts are located on the following page.
  - Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
  - Receive a free copy of your credit report by going to [www.annualcreditreport.com](http://www.annualcreditreport.com).
2. If you aren't already doing so, please pay close attention to all bills and credit-card charges you receive for items you did not contract for or purchase. Review all of your bank account statements frequently for checks, purchases or deductions not made by you. Note that even if you do not find suspicious activity initially, you should continue to check this information periodically since identity thieves sometimes hold on to stolen personal information before using it.
3. The Federal Trade Commission (“FTC”) offers consumer assistance and educational materials relating to identity theft, privacy issues and how to avoid identity theft. The FTC can be contacted either by visiting [www.ftc.gov](http://www.ftc.gov), [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you should contact local police and you also can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is available on the following page.
4. The IRS also offers Identity Protection: Prevention, Detection and Victim Assistance which can be found at: <https://www.irs.gov/Individuals/Identity-Protection>.
5. If you believe you are a victim of identity theft you should immediately report same to law enforcement.

### **Additional Important Information**

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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### **For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the nationwide three credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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### **For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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### **For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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### **For residents of Maryland, Rhode Island, Illinois, and North Carolina:**

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General**  
Consumer Protection  
150 South Main Street  
Providence RI 02903  
1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[www.ncdoj.com](http://www.ncdoj.com)

**Federal Trade Commission**  
Consumer Response Center  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)

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### **For residents of Massachusetts:**

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

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### **For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also online. You only need to contact one of the three agencies listed below; your request will be shared with the other two agencies. This statement alerts creditors of possible fraudulent activity within your report and requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a small fee to place, life, or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax**

P.O. Box 740256  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
800-525-6285

**Experian**

P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
888-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.