



C/O ID Experts  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

To Enroll, Please Call:  
(833) 579-1106  
Or Visit:  
<https://ide.myidcare.com/bcocpa>  
Enrollment Code: <<XXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

July 17, 2020

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a data security incident that may have involved your personal information. At Bregante + Company LLP (“B+Co”), we strive to maintain the trust of our clients by demonstrating our commitment to the security of all information within our possession. That is why I am writing to notify you of this incident, to offer you complimentary credit monitoring and identity theft restoration services, and to inform you about steps that can be taken to help safeguard your personal information.

**What Happened?** While preparing 2019 tax returns, we discovered a potential data security incident that may have affected some of our client’s personal information. We immediately launched an investigation and worked with the IRS and our software provider to ascertain what had occurred. We also retained an independent digital cybersecurity firm to conduct a forensic investigation of B+Co’s network and computer systems.

While there is no indication that your personal information was accessed or misused in any way, it was determined as a result of the forensic investigation that your personal information could have been accessed by an unauthorized user. We are therefore providing this notification to you out of an abundance of caution.

**What Information Was Involved?** The affected information may have included your name, address, dates of birth, Social Security number or Tax ID number, as well as information pertaining to your prior filings with the IRS and state taxing authorities.

**What Are We Doing?** As soon as we discovered this incident, in addition to taking the steps described above, we promptly notified the Federal Bureau of Investigation and the Internal Revenue Service Criminal Investigation Division in an effort to help prevent fraudulent activity. We will continue to provide whatever cooperation is necessary to hold the perpetrator(s) of this incident accountable.

Additionally, we are also providing you with information about steps you can take to help protect your personal information. As an added precaution, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™. MyIDCare services include: 12 months of credit and CyberScan monitoring, including dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed id theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised.

The deadline to enroll in these services October 17, 2020. With this protection, ID Experts will help to resolve issues if your identity is compromised.

**What You Can Do:** You can follow the recommendations included with this letter to protect your personal information. We strongly encourage you to enroll in the credit monitoring and identity monitoring services we are offering through ID Experts to protect your personal information. To enroll, please visit <https://ide.myidcare.com/bcocpa> or call ID Experts at (833) 579-1106 and provide the enrollment code found above.

To receive credit services, you must be over the age of 18, 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. Additional information describing your services is included with this letter.

If you have other identity theft / tax related issues, please contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

**For More Information:** If you have questions or need assistance relating to this security incident and/or credit monitoring services, please call ID Experts at (833) 579-1106 Monday through Friday from 6 am - 6 pm Pacific Time. You may also contact the Partner in charge of your account at B+Co directly at any time.

We take your trust in us and this matter very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink that reads "David H. Crouch". The signature is written in a cursive, flowing style.

David H. Crouch  
Managing Partner  
Bregante + Company LLP

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you 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 (FTC).

**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 also can contact one of the following three national credit reporting agencies:

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-866-349-5191  
[www.equifax.com](http://www.equifax.com)

**Free Annual Report**

P.O. Box 105281  
Atlanta, GA 30348  
1-877-322-8228  
[annualcreditreport.com](http://annualcreditreport.com)

**Fraud Alert:** You may want to consider 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>.

**Security Freeze:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade  
Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
consumer.ftc.gov, and  
www.ftc.gov/idtheft  
1-877-438-4338

**Maryland Attorney  
General**

200 St. Paul Place  
Baltimore, MD 21202  
oag.state.md.us  
1-888-743-0023

**North Carolina Attorney  
General**

9001 Mail Service Center  
Raleigh, NC 27699  
ncdoj.gov  
1-877-566-7226

**Rhode Island  
Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
401-274-4400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).