



NOTICE OF DATA BREACH

We are writing to notify you of a recent incident that may affect the security of some of your personal information. We regret to inform you that your data may have been compromised due to a possible data breach within our system. While there is currently no evidence that your information has been misused as a result of this incident, we are providing you with information about the incident, our response to it, and information related to what you may do to better protect your personal information, should you feel it appropriate to do so.

What Happened?

Between October 8 to 15th our office received several IRS e-file rejections due to tax returns already being on file with the IRS for 2019 for clients we were then processing.

What Information was Involved?

The type of information that we believe may have been compromised includes:

- Names
- Addresses
- Social Security Numbers
- Bank account information, if in our system for refunds or electronic funds withdrawal for tax filings
- Dates of birth
- Driver's License Number, if you have provided this to us for e-filing in the past
- Dependent(s) name, Social Security Number(s) and Date(s) of Birth

What are We Doing

After receiving several IRS e-file rejections, we spent the next several weeks working with multiple IT forensic services to determine if our office was the source of the issue. During the course of these investigations, a malware file was detected and immediately deleted. We have not been informed that the malware specifically operated in any particular manner; however, based on the investigations conducted, it was determined that it is more likely than not that the malware file was the source of the compromise that led to the fraudulent tax returns. We have reason to believe that on September 10, 2020, a malware file gained access to one of our servers and allowed a perpetrator to access 2018 and 2019 income tax data.

As part of our ongoing commitment to the security of your information, we implemented increased security measures, including a top-tier anti-virus software (ESET) on all of our workstations.

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Please know that since this determination, our office has been in contact with the Internal Revenue Service, where an independent review is being performed to determine whether your tax account has been compromised and to attempt to identify the perpetrator.

Steps to Take to Protect Your Identity

We encourage you to maintain vigilant against other incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity for the next twelve (12) to twenty-four (24) months.

You may also choose to voluntarily enroll in the IRS' Identity Protection PIN program, where the IRS will mail you a six-digit number each January that prevents someone else from filing a tax return using your Social Security Number. Please bear in mind that if you choose to enroll and misplace your IP PIN, your tax return would be required to be filed via the traditional paper process. Beginning in mid-January 2021, you can enroll using an online service via <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

Norton LifeLock

Under California law, we are required to offer you 12 months of single-bureau credit monitoring service at no cost to you. However, we value you too much to offer only the minimum, so we have contracted with Norton LifeLock to provide you with their premium **three-bureau identity monitoring for 24 months** to all affected clients who wish to use their service. For more information on these services and how to enroll, please review the enclosed "Steps You Can Take to Protect Your Information".

If you choose to forego this service, we then encourage you to contact the three major credit reporting agencies below to alert them of the potential identity theft:

TransUnion
P.O. Box 1000
Chester, PA 19022
1-800-916-8800

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

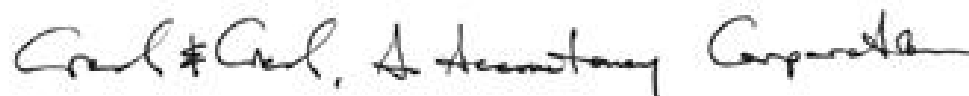
Experian
P.O. Box 2104
Allen, TX 75013-0949
1-888-397-3742

More Information

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call a team dedicated to our clients at Norton LifeLock at <<TOLL-FREE NUMBER>> (toll free), available 24/7.

We appreciate that you have trusted us as advisors over the years and we look forward to continue serving you. Please contact us with any questions or concerns.

Sincerely,



Kenneth Creal, Kimberly Creal, and the entire Creal & Creal Team