

Frazier & Deeter
Return Mail Processing Center
P.O. Box 989728
West Sacramento, CA 95798-9728

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Deadline: January 11, 2024

October 11, 2023

Notice of Data Breach

Dear <<FIRST NAME>> <<LAST NAME>>:

Frazier & Deeter, LLC (“F&D”) is writing to notify you of an incident that may have involved your personal information. F&D is a CPA and advisory firm that provides tax, audit, accounting, fund administration, and advisory services to organizations and individuals. F&D had your personal information in connection with those services provided either directly to you or as a result of services performed for organizations who provided your personal information so that we could perform services for that organization. This notice explains the incident, measures we have taken, and some steps you may consider taking in response.

What Happened?

We identified suspicious activity within our network. Upon discovering the activity, we took steps to secure our network and commenced an investigation. A cybersecurity firm was engaged to assist.

What Information Was Involved?

The investigation found evidence of unauthorized access on May 19, 2023, to certain folders with files containing personal information. We reviewed the files in the folders and determined that a file contained your name and <<Variable Text 1>>.

What We Are Doing.

We wanted to make you aware of this incident and assure you that we take it seriously. To help prevent something like this from happening again, we are implementing additional safeguards and security measures.

What You Can Do.

We wanted to notify you of this incident and to assure you that we take it seriously. We have arranged for you to receive credit monitoring and identity protection services through the company IDX at no cost to you. These identity protection services include one year of credit and CyberScan monitoring, and fully managed identity theft recovery services. These services are completely free to you and enrolling in this program will not hurt your credit score. **For more information on the services, including instructions on how to activate your complimentary one-year membership, please visit <https://app.idx.us/account-creation/protect> or call 1-888-861-8785 and use the Enrollment Code provided above. Please note the deadline to enroll is January 11, 2024.** For more information on identity protection and steps you can take in response, please see the additional information provided with this letter.

If you have any questions, please call 1-888-861-8785, Monday through Friday from 9:00 A.M. through 9:00 P.M. Eastern Time.

Sincerely,

Frazier & Deeter

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Security Freezes

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com

TransUnion Security Freeze, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.