



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**RE: Notice of Data Breach**

Dear <<Name 1>>:

GFS, Inc. (“GFS”) writes to make you aware of a recent incident that may affect the security of some of your personal information. While we have no indication that your personal information has been misused, we are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensic investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. Although our investigation did not find any evidence that your personal information stored in our system was viewed or taken by the unauthorized actor, we will not be able to rule out that this could have happened, and we wanted to make you aware in an abundance of caution.

**What Information Was Involved?** The following types of your personal information may have been stored on our system and impacted by this incident: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing you with access to <<Data Elements>> months of credit monitoring and identity protection services from TransUnion at no cost to you. To enroll in this service, go to the *myTrueIdentity* website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

**What You Can Do.** You can review the enclosed *Steps You Can Take to Protect Personal Information*. You can also enroll to receive the free credit monitoring services and identity protection services through TransUnion.

**For 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 contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Gray". The signature is fluid and cursive, with the first name "Gary" and last name "Gray" clearly distinguishable.

Gary Gray  
Owner  
GFS, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-800-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### **Equifax**

PO Box 105788  
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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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

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## **ADDITIONAL INFORMATION**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

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, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

**For Maryland residents**, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; (888) 743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

**For North Carolina Residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).

**For New York Residents**, The New York Attorney General provides resources regarding identity theft protection and security breach response at [www.ag.ny.gov](http://www.ag.ny.gov). The New York Attorney General can be contacted by phone at 1-800-771-7755; toll-free at 1-800-788-9898; and online at [www.ag.ny.gov](http://www.ag.ny.gov).



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<<Mail ID>>

To the Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

## RE: Notice of Data Breach

Dear Parent or Guardian of <<Name 1>>:

GFS, Inc. (“GFS”) writes to make you aware of a recent incident that may affect the security of some of your minor’s personal information. While we have no indication that your minor’s personal information has been misused, we are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your minor’s personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensic investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. Although our investigation did not find any evidence that your minor’s personal information stored in our system was viewed or taken by the unauthorized actor, we will not be able to rule out that this could have happened, and we wanted to make you aware in an abundance of caution.

**What Information Was Involved?** The following types of your minor’s personal information may have been stored on our system and impacted by this incident: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing your minor with free access to 12 months of child identity monitoring through Equifax. Please note that you or your minor must complete the enrollment process yourself, as we are not permitted to enroll your minor in these services on their behalf.

To enroll in Equifax Child Identity Monitoring go to [http://myservices.equifax.com/efx1\\_brminor](http://myservices.equifax.com/efx1_brminor) and follow the instructions below:

1. **Welcome Page:** Enter the following Activation Code <<Activation Code>> in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with **YOUR** contact information first (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, after reviewing the Terms of Use, 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.
  6. **Click the orange button “Enroll Child”** to enter your child’s information (child’s name, date of birth and Social Security number). Note: if you enter the child’s SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on “My Account” to remove the minor from the account. You may then reenroll the minor with the correct SSN.
  7. **Check the box confirming you are the child’s parent or guardian.**
  8. **Click “Submit”** to enroll your child.
- Enrollment Deadline: <<Enrollment Deadline>>*

**What You Can Do.** You and your minor can review the enclosed *Steps You Can Take to Protect Personal Information*. Your minor can also enroll to receive the free identity monitoring services through Equifax.

**For More Information.** We understand that you or your minor may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,



Gary Gray  
Owner  
GFS, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

In addition to enrolling in the complimentary services detailed above, we encourage affected individuals to remain vigilant against incidents of identity theft and fraud, to review their account statements and explanation of benefits, and to monitor credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report. We note that minors under the age of 18 will likely not have a personal credit file.

You have the right to place a “security freeze” on your credit report, 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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## **ADDITIONAL INFORMATION**

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**RE: Notice of Data Breach**

Dear <<Name 1>>:

GFS, Inc. (“GFS”) writes to make you aware of a recent incident that may affect the security of some of your personal information. We are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensics investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. During that time, the unauthorized actor accessed our office’s tax filing software program in order to view your tax information and file a fraudulent tax return in your name with the IRS in an attempt to receive a tax refund payment from the IRS. We immediately notified the IRS and have been working with them to prevent further fraudulent activity relating to your tax filing.

**What Information Was Involved?** The following types of your personal information were subject to unauthorized access in relation to this incident: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

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Owner  
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Dear <<Name 1>>:

GFS, Inc. (“GFS”) writes to make you aware of a recent incident that may affect the security of some of your personal information. We are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensics investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. During that time, the unauthorized actor downloaded a document using our office’s tax filing software program. While we are unable to confirm the exact document or information about you that was downloaded, it is possible the document contained your personal information relating to past tax filings.

**What Information Was Involved?** While we are unable to confirm the exact document or information about you that was downloaded by unauthorized actor, it is possible the following types of your personal information were exposed: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing you with access to 12 months of credit monitoring and identity protection services from TransUnion at no cost to you. To enroll in this service, go to the [myTrueIdentity](http://www.MyTrueIdentity.com) website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as “Enter Activation Code,” enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

**What You Can Do.** You can review the enclosed *Steps You Can Take to Protect Personal Information*. You can also enroll to receive the free credit monitoring services and identity protection services through TransUnion.

**For 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 contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink that reads "Gary Gray". The signature is written in a cursive style with a large initial "G" and a long horizontal stroke at the end.

Gary Gray  
Owner  
GFS, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-800-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### **Equifax**

PO Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## **ADDITIONAL INFORMATION**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

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, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
To the Next of Kin of  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**RE: Notice of Data Breach**

To the Next of Kin of <<Name 1>>:

GFS, Inc. ("GFS") writes to make you aware of a recent incident that may affect the security of some of your deceased family member's personal information. While we have no indication that your deceased family member's personal information has been misused, we are making you aware of the event, the steps we are taking in response, and steps you may take to better protect against possible misuse of your loved one's personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensic investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019.

**What Information Was Involved?** The following types of your deceased family member's personal information may have been impacted by this incident: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

**What You Can Do.** You can review the enclosed *Steps You Can Take to Protect Personal Information*.

**For 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 contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

Gary Gray  
Owner  
GFS, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### **Monitor Your Accounts.**

To further protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your loved one's account statements, and to monitor his or her credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

We recommend contacting the three credit reporting agencies listed below to discuss your particular situation and obtain specific guidance. Once you establish a relationship with the credit reporting agency and verify your authorization to make a request on behalf of your loved one, you can request a copy of your loved one's credit report. A review of the credit report will let you know of any active credit accounts that still need to be closed or any pending collection notices. Be sure to ask for all contact information on accounts currently open in your loved one's name (credit grantors, collection agencies, etc.) so that you can follow through with these entities.

Contact information for the three consumer reporting agencies is listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

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

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You can also request, in writing, that the report list the following alert:

**“Deceased. Do not issue credit. If an application is made for credit, notify the following person(s) immediately: (list yourself, and/or another authorized relative, and/or executor/trustee of the estate—noting the relationship of any individual listed to your family member—and/or a law enforcement agency).”**

In most cases, this flag will prevent the opening of new credit accounts in your loved one's name. You can also contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) or <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your loved one's name and what to do if your loved one's identity becomes subject to such fraud.

You can further educate yourself regarding identity theft, fraud alerts and security freezes, and the steps you can take to protect your loved one, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.

# Avantax

Wealth Management™

Return Mail Processing Center

P.O. Box 6336

Portland, OR 97228-6336

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

## Re: Notice of Data Breach

Dear <<Name 1>>:

We are writing to you in our capacity as licensed financial advisors through Avantax Wealth Management (formerly HD Vest Financial Services) to notify you about a recent incident that may impact the security of some of your personal information. Please carefully review this letter for information about this incident and our response to it, as well as steps you can take to protect against identity theft and fraud, should you feel it is appropriate.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensics investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. Furthermore, we learned that between August 15 and August 20, 2019, the unauthorized actor accessed our office's HDV Link portal account (an online account we use to access the HDV Link portal in relation to providing certain clients with Avantax Wealth Management financial advisor services) in order to download and view a document that contained your personal information.

**What Information Was Involved?** The following types of your personal information were contained within the document that was downloaded and viewed by the unauthorized actor: (1) name; (2) address; (3) Social Security number; (4) wage/salary information; (5) financial account information; and (6) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing you with access to 12 months of credit monitoring and identity protection services from TransUnion at no cost to you. To enroll in this service, go to the [myTrueIdentity](http://www.MyTrueIdentity.com) website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Avantax Wealth Management<sup>SM</sup> is the holding company for the group of companies providing financial services under the Avantax<sup>SM</sup> name. Securities offered through Avantax Investment Services<sup>SM</sup>, Member FINRA, SIPC. Investment advisory services offered through Avantax Advisory Services<sup>SM</sup>. Insurance services offered through Avantax Insurance Agency<sup>SM</sup>. 6333 N. State Highway 161, Fourth Floor, Irving, TX 75038, 972-870-6000.



You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

**What You Can Do.** You can review the enclosed *Steps You Can Take to Protect Personal Information*. You can also enroll to receive the free credit monitoring services and identity protection services through TransUnion.

**For 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 contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Gray". The signature is fluid and cursive, with a large initial "G" and a long, sweeping underline.

Gary Gray  
Owner  
GFS, Inc.

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## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

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Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-800-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### **Equifax**

PO Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

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P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## **ADDITIONAL INFORMATION**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

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, the Federal Trade Commission, or your state Attorney General.

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The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

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# Avantax

Wealth Management™

Return Mail Processing Center

P.O. Box 6336

Portland, OR 97228-6336

<<Mail ID>>

To the Parent or Guardian of

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

## Re: Notice of Data Breach

Dear Parent or Guardian of <<Name 1>>:

We are writing to you in our capacity as licensed financial advisors through Avantax Wealth Management (formerly HD Vest Financial Services) to notify you about a recent incident that may impact the security of some of your minor's personal information. Please carefully review this letter for information about this incident and our response to it, and steps you may take to better protect against possible misuse of your minor's personal information, should you feel it appropriate to do so.

**What Happened?** On August 20, 2019, GFS became aware of suspicious activity relating to one of our office computers. We immediately launched an investigation and have been working diligently, with the assistance of a third-party computer forensics investigator, to determine the full nature and scope of this incident. Our investigation determined that an unauthorized actor gained unauthorized access to one of our office computers between August 13 and August 22, 2019. Furthermore, we learned that between August 15 and August 20, 2019, the unauthorized actor accessed our office's HDV Link portal account (an online account we use to access the HDV Link portal in relation to providing certain clients with Avantax Wealth Management financial advisor services) in order to download and view a document that contained your minor's personal information.

**What Information Was Involved?** The following types of your minor's personal information were contained within the document that was downloaded and viewed by the unauthorized actor: (1) name; (2) address; (3) Social Security number; and (4) date of birth.

**What We Are Doing.** The confidentiality, privacy, and security of personal information in our care is among our highest priorities. GFS has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards to better protect against unauthorized access to our systems. We reported this incident to the IRS and will also be reporting this incident to other appropriate government regulators as required by law.

As an added precaution, GFS is providing your minor with free access to 12 months of child identity monitoring through Equifax. Please note that you or your minor must complete the enrollment process yourself, as we are not permitted to enroll your minor in these services on their behalf.

To enroll in Equifax Child Identity Monitoring go to [http://myservices.equifax.com/efx1\\_brminor](http://myservices.equifax.com/efx1_brminor) and follow the instructions below:

1. **Welcome Page:** Enter the following Activation Code <<Activation Code>> in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with **YOUR** contact information first (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, after reviewing the Terms of Use, 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.
  6. **Click the orange button “Enroll Child”** to enter your child’s information (child’s name, date of birth and Social Security number). Note: if you enter the child’s SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on “My Account” to remove the minor from the account. You may then reenroll the minor with the correct SSN.
  7. **Check the box confirming you are the child’s parent or guardian.**
  8. **Click “Submit”** to enroll your child.
- Enrollment Deadline:** <<Enrollment Deadline>>

**What You Can Do.** You and your minor can review the enclosed *Steps You Can Take to Protect Personal Information*. Your minor can also enroll to receive the free identity monitoring services through Equifax.

**For More Information.** We understand that you or your minor may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact Rebecca Browning at 714-998-4959, Monday through Thursday, from 8:30 am to 4:30 pm PST. We are committed to assisting our affected clients and their family members with the questions and issues that may arise from this incident.

Please know GFS takes the privacy and security of the personal information in our care very seriously and we sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,



Gary Gray  
Owner  
GFS, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

In addition to enrolling in the complimentary services detailed above, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements and explanation of benefits, and to monitor your credit reports for suspicious activity and to detect errors. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-800-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

### **Equifax**

PO Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## **ADDITIONAL INFORMATION**

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

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, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.