

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

<<MailID>>

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

<<Date>>

NOTICE OF DATA BREACH

Dear <<Name 1>>,

We are writing to provide you with information about a data incident involving Hilderbrand & Clark, CPA.

What Happened?

After experiencing unusual activity when filing two tax returns on extension, we immediately notified the IRS and had our local IT firm review our system. Further, we hired a specialized forensic IT firm to investigate. On Monday, July 10, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address on June 14, 2017. Unfortunately, the forensic IT firm cannot determine which files were accessed so we are notifying everyone whose information was accessible out of an abundance of caution.

What Information Was Involved?

If Hilderbrand & Clark prepared tax returns for you, the information may have included all information provided to the taxing authorities including your: full name, date of birth, telephone number(s), address, Social Security number, all employment (W-2) information, all 1099 information (including account number if provided to us), driver's license information (if provided to us), and direct deposit bank account information (including account number and routing information if provided to us).

If Hilderbrand & Clark did not prepare your tax return, you are receiving this letter because you are either a partner, employee, or beneficiary of a partnership, company, or trust we performed work for. The information may have included your: full name, address, Social Security number, and line item totals of income and expense you received from the partnership, company, or trust.

What We Are Doing.

In addition to the steps outlined above, we have notified the FBI, all three credit bureaus, all applicable state agencies, and we are reviewing office policies and procedures to ensure all security measures are taken to avoid such an incident from occurring again. We will also work with law enforcement in any investigation of the crime.

As an added precaution, we have also partnered with Equifax® to provide its Credit Watch™ Silver identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$25,000 Identity Theft Insurance Coverage, and access to your credit report. You must complete the enrollment process by November 1, 2017. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

What You Can Do.

In addition to signing-up for the complimentary credit monitoring we have secured for you, given the nature of the information potentially exposed, we recommend that you:

1. Change all bank account numbers *that were provided to us*, or at a minimum monitor all such bank activity. These would include direct deposit and electronic fund transfer account details or scanned copies of bank statements and form 1099's.
2. Consider placing a credit freeze on your accounts which will make it more difficult for someone to open an account. For more information: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
3. If you become a victim or suspect identity theft, file a complaint with the Federal Trade Commission at <https://identitytheft.gov> and law enforcement. The FTC also provides detailed and specific information about identity theft at their website, which we recommend you review.

Lastly, you are entitled to a free credit report every year from each of these agencies at: www.annualcreditreport.com

For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please call toll free number **800-931-1477** or write us at 3180 Crow Canyon Place, Suite 101, San Ramon, CA 94583.

Very truly yours,



Howard Hilderbrand
Hilderbrand & Clark, CPA

Further State Specific Information about Identity Theft Protection

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

About the Equifax Credit Watch™ Silver identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- One copy of your Equifax Credit Report™
- Up to \$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 help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/silver

1. **Welcome Page:** Enter the Activation Code provided at the top of this page 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.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)
The Automatic Fraud Alert feature made available

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

<<MailID>>

To the Parent or Guardian of

<<Name 1>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

<<Date>>

NOTICE OF DATA BREACH

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

We are writing to provide you with information about a data incident involving Hilderbrand & Clark, CPA.

What Happened?

After experiencing unusual activity when filing two tax returns on extension, we immediately notified the IRS and had our local IT firm review our system. Further, we hired a specialized forensic IT firm to investigate. On Monday, July 10, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address on June 14, 2017. Unfortunately, the forensic IT firm cannot determine which files were accessed so we are notifying everyone whose information was accessible out of an abundance of caution.

What Information Was Involved?

If Hilderbrand & Clark prepared tax returns for you, the information may have included all information provided to the taxing authorities including your: full name, date of birth, telephone number(s), address, Social Security number, all employment (W-2) information, all 1099 information (including account number if provided to us), driver's license information (if provided to us), and direct deposit bank account information (including account number and routing information if provided to us).

If Hilderbrand & Clark did not prepare your tax return, you are receiving this letter because you are either a partner, employee, or beneficiary of a partnership, company, or trust we performed work for. The information may have included your: full name, address, Social Security number, and line item totals of income and expense you received from the partnership, company, or trust.

What We Are Doing.

In addition to the steps outlined above, we have notified the FBI, all three credit bureaus, all applicable state agencies, and we are reviewing office policies and procedures to ensure all security measures are taken to avoid such an incident from occurring again. We will also work with law enforcement in any investigation of the crime.

As an added precaution, we have also arranged for Equifax® to provide Child Identity Monitoring to your child for one year at our expense. Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number, and look for a copy of the minor's credit file. Further information about this product is enclosed with this letter, which also contains instructions about how to enroll (including your child's personal activation code). We strongly recommend you to consider enrolling in this product, at our expense, and review the Additional Resources enclosed with this letter for how to do so.

What You Can Do.

In addition to signing-up for the complimentary credit monitoring we have secured for your child, given the nature of the information potentially exposed, we recommend that you:

1. Change all bank account numbers *that were provided to us*, or at a minimum monitor all such bank activity. These would include direct deposit and electronic fund transfer account details or scanned copies of bank statements and form 1099's.
2. Consider placing a credit freeze on your child's accounts which will make it more difficult for someone to open an account. For more information: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
3. If your child becomes a victim or suspect identity theft, file a complaint with the Federal Trade Commission at <https://identitytheft.gov> and law enforcement. The FTC also provides detailed and specific information about identity theft at their website, which we recommend you review.

Lastly, you are entitled to a free credit report every year from each of these agencies at: www.annualcreditreport.com

For More Information.

Protecting your child's information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions or concerns, please call toll free number **800-931-1477** or write us at 3180 Crow Canyon Place, Suite 101, San Ramon, CA 94583.

Very truly yours,



Howard Hilderbrand
Hilderbrand & Clark, CPA

Further State Specific Information about Identity Theft Protection

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

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Experian:	1-888-397-3742, www.experian.com
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Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

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TransUnion LLC:	P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.



Minor Activation Code: <<Code>>

Enroll in Equifax Child Identity Monitoring

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file.

- If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the credit file. This will prevent access to the minor's information in the future. If someone attempts to use your minor's information to open credit, you will receive an email alert.
- If there is a match and a credit file exists, Equifax will immediately "lock" the file, initiate an investigation into the use of that file and alert you to new attempts to use your minor's information.

How to Enroll for Parents or Guardians:

Parents or guardians – if you have not ordered from Equifax in the past, you will need to create an account with us. Please follow the instructions below. If you have questions for Equifax, you may call the phone number listed in the Equifax Member Center or in the Equifax email communication.

To sign up your child please visit www.myservices.equifax.com/minor

1. If you are a parent/guardian who already has an Equifax account, please login using the username and password you created when enrolling in your product.
2. If you are a parent/guardian who does not have an Equifax account, below the login screen, you will see text that reads *"Don't have an Equifax account? Please click here to create an account."* Please click to create your account, and then enter in the **parent/guardian** information on the screens that follow in order to create an account.
3. Select the button for "\$29.95 for 12 months".
4. Enter a promotion code to order the first minor product and click "apply code". This will zero out the price of the product. **Do not enter credit card information.**
5. Check the box to agree to the Terms of Use.
6. Next, click the "Continue" button.
7. You will be prompted to answer certain authentication questions to validate your identity.
8. Please review the order and click the "Submit" button.
9. You will then see the Order Confirmation. Please note that since you did not enter credit card information you **WILL NOT** be billed after the 12 months.
10. Click "View my Product" which will take you to your Member Center.
11. 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 monitoring the account. You may then re-enroll the minor with the correct SSN.
12. Check the box confirming you are the child's parent or guardian.
13. Click "Submit" to enroll your child.
14. If you are enrolling multiple minors, please log out, then repeat the above process to add another minor.

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<<MailID>>
<<Name 1>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

NOTICE OF DATA BREACH

Dear <<Name 1>>,

In follow-up to my call, we are writing to provide you with further information about a data incident involving Hilderbrand & Clark, CPA.

What Happened?

After experiencing unusual activity when filing two tax returns on extension, we immediately notified the IRS and had our local IT firm review our system. Further, we hired a specialized forensic IT firm to investigate. On Monday, July 10, 2017, the specialized forensic IT firm determined that there was unauthorized access to our system from a foreign IP address on June 14, 2017. Unfortunately, we have discovered that a fraudulent IRS tax return was filed under your name.

What Information Was Involved?

The information may have included all information provided to the taxing authorities including your: full name, date of birth, telephone number(s), address, Social Security number, all employment (W-2) information, all 1099 information (including account number if provided to us), driver's license information (if provided to us), and direct deposit bank account information (including account number and routing information if provided to us).

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Howard Hilderbrand
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About the Equifax Credit Watch™ Silver identity theft protection product

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Equifax Credit Watch provides you with the following key features and benefits:

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- Wireless alerts and customizable alerts available (available online only)
- One copy of your Equifax Credit Report™
- Up to \$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 help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: To sign up online for **online delivery** go to: www.myservices.equifax.com/silver

1. Welcome Page: Enter the Activation Code provided at the top of this page 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.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)
The Automatic Fraud Alert feature made available