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PO Box 2584
Visalia CA 93279-2584
(559) 636-8208
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Date

Name
Address
Address
Address

Notice of a Data Breach

Dear:

Please read this letter in its entirety.

We are writing you to inform you of a data security incident that may have affected your personal information. At Romanazzi & Associates, we take the privacy and security of all personal information within our possession very seriously. We are contacting you, offering complimentary Credit, Non-credit and Cyber Monitoring including identity theft resolution services, and providing information on steps you can take to further protect your personal information.

What happened?

On April 22, 2020, we learned that fraudulent tax returns were filed for a few of our clients. Based on this information, we contacted our tax software vendor and the Internal Revenue Service as well as the local police and FBI offices to investigate the issue. We also engaged IT professionals to perform a scan and analysis of our system. We immediately took steps to secure the access to our systems and tax software and the client information contained therein.

The cyber investigation determined that suspicious activity had occurred with one workstation as a result the tax software information was captured. There was no conclusive evidence as to where the breach occurred. After concluding that there was an occurrence, we set in place with the IRS an Opt-In system to keep fraudulent returns from processing. As your information may have been impacted, we are writing to inform you of this incident and to provide you with information about steps that can be taken to help protect your information.

* Services marked with an “*” require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What information was involved?

The information impacted in connection with this incident may have included your name, address, and social security number as well as information pertaining to your past and current tax filings with the IRS and state taxing authorities.

What are we doing to address this situation?

As soon as we discovered this incident, we took the steps described above. We also notified the Internal Revenue Service, the state tax agencies and law enforcement officials in an attempt to help prevent fraudulent activity. As part of our notification with the IRS, the IRS is monitoring the tax filings of our clients to detect and reject any fraudulent filings.

Romanazzi & Associates on April 22, 2020 made immediate enhancements to our systems, security and practices. Additionally, we have engaged appropriate experts to assist us in conducting a full review of our security practices and systems to ensure that appropriate security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

If you have received a 2019 income tax refund check directly from the Internal Revenue Service and the amount does not appear to be correct or you have not filed at this time please bring the check to Romanazzi & Associates so that it may be returned and not affect your tax account. If you cash the check or deposit it, the amount will eventually have to be repaid to the Internal Revenue Service. Also interest and penalties may apply.

In response to the incident, we are offering you services provided by CyberScout, a company specializing in identity theft education and resolution. CyberScout representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8am to 5pm Eastern Standard Time, Monday through Friday. Please call the CyberScout help line 1-800-405-6108 and supply the fraud specialist with your unique code listed below.

Romanazzi & Associates is providing access to the following:

Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Public Records Monitoring/Cyber* services at no charge for a period of 12 months. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your Experian, TransUnion and Equifax credit files. Notifications are sent to you the same day the change or update takes place with the bureaus. Dark Web monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. In the event you become a victim of fraud you will also have access to \$1Million in Expense Reimbursement Insurance along with remediation support from a CyberScout Fraud Investigator.

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How do I enroll for the free services?

To enroll in monitoring services* at no charge, please navigate to <https://www.myidmanager.com> and follow the enrollment instructions provided.

When prompted please provide the following unique code to receive services: <CODE HERE.>

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

For guidance with CyberScout services, or to obtain additional information about these services during or after enrollment, please call the CyberScout help line 1-800-405-6108 and supply the fraud specialist with your unique code.

What you can do to address this situation?

CyberScout has been retained to help you with any questions or problems you may encounter, including assisting you with obtaining a credit report and placing fraud alerts. However, if you choose not to use these services, we are strongly urging all customers to consider doing the following:

Additional Important Information

For residents of California:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Equifax (1-800-685-1111) P.O. Box 22104 Allen, TX 75013 www.equifax.com	Experian (1-888-397-3742) P.O. Box 740241 Atlanta, GA 30374 www.experian.com	TransUnion (1-800-888-4213) P.O. Box 2000 Chester, PA 19022 www.transunion.com
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IMMEDIATELY obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.

Upon receipt of your credit report, we recommend you review it carefully for any suspicious activity.

Be sure to promptly report any suspicious activity to Romanazzi & Associates or CyberScout. Also, should you wish to obtain a credit report and monitor it on your own or freeze your credit, we can point you to the proper websites to accomplish this:

For residents of Oregon:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

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Equifax (1-800-685-1111) P.O. Box 22104 Allen, TX 75013 www.equifax.com	Experian (1-888-397-3742) P.O. Box 740241 Atlanta, GA 30374 www.experian.com	TransUnion (1-800-888-4213) P.O. Box 2000 Chester, PA 19022 www.transunion.com
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You may also obtain a free copy of your credit report online at www.annualcreditreport.com or, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form available at www.annualcreditreport.com to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Oregon and North Carolina:

State laws advise you to report any suspected identity theft to law enforcement, The Attorneys General Office, as well as the Federal Trade Commission.

North Carolina Department of justice 9001 Mail Service Center Raleigh, NC 27699-9001 Phone: (919) 716-6400 https://ncdoj.gov/contact-doj/	Oregon Office of the Attorney General Department of Justice 1162 Court Street NE Salem, OR 97301-4096 www.oag.state.md.us	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/bcp/edu/microsites/idtheft
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For residents of all states: Arizona, Colorado, Illinois, Missouri, South Carolina, Washington.

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian’s or Equifax’s website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may cause a delay you when you seek to obtain credit. The contact information for all three credit bureaus is below:

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification

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card and a copy of a recent utility bill or bank or insurance statement. It is essential each copy be legible, display your name and current mailing address, and the date of issue.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19016

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

<https://www.experian.com/freeze/center.html>

<https://freeze.transunion.com>

More information can also be obtained by contacting the Federal Trade Commission listed above.

Other Important Information

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

Do you wish to speak with Romanazzi & Associates regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Romanazzi & Associates regarding this incident. If so, please call our office at 559-636-8208 from 9 am to 4pm Pacific, Monday through Thursday and Friday from 9am to noon.

At Romanazzi & Associates we take our responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

Owner/CPA
Marlene S Romanazzi

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