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Smith & James, CPAs
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS3900



[Redacted]



May 28, 2026

Re: Notice of Data Security Incident

Dear [Redacted]:

We are writing to inform you about recent event experienced by Smith & James, CPAs (“Smith & James”) that involved your personal information. We take the privacy and security of all information within our possession very seriously. Please read this letter carefully as it contains important information regarding the incident and resources you can utilize to protect your information, including instructions for enrolling in complimentary credit monitoring and identity theft protection services.

What Happened? On March 9, 2026, Smith & James became aware of suspicious activity in our email environment. Upon discovery, we immediately took steps to secure our network and engaged cybersecurity experts to investigate. The investigation determined that an unknown actor accessed and acquired certain data without authorization on or about March 5, 2026. We then performed a comprehensive review of the potentially affected data to determine whether it included personal information. On May 11, 2026, we confirmed the scope of the potential impact and secured information sufficient to effectuate notice. We then took steps to notify you of the incident as quickly as possible.

What Information Was Involved? The information involved your name together with your Social Security number, date of birth, medical information, and health insurance information.

What We Are Doing: As soon as we discovered this incident, we took the steps described above and implemented measures to enhance our network security and minimize the risk of a similar incident occurring in the future. We also reported this incident to the Internal Revenue Service.

Additionally, we are offering you the opportunity to enroll in complimentary credit monitoring and identity theft protection services, including a \$1,000,000 identity theft insurance policy, at no charge to you. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services are provided through Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in the credit monitoring and identity theft protection services at no charge to you, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED] In order for you to receive the services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age.

What You Can Do: You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complementary services offered to you through TransUnion by using the enrollment code provided above. TransUnion representatives can help answer questions you may have regarding the incident and the protection of your information.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-800-405-6108 Monday through Friday from 8:00pm to 8:00pm Eastern Time, excluding major U.S. Holidays.

Sincerely,

Smith & James, CPAs
283 Main St., Suite 170
Woodland, CA 95695
(530) 848-2624



Additional Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and monitoring free credit reports closely for errors and by taking other steps appropriate to protect accounts, including promptly changing passwords. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained for remediation assistance or contact a remediation service provider. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC). You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the FTC is as follows:

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

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

Equifax, P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, www.equifax.com.

Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com.

TransUnion, P.O. Box 2000, Chester, PA 19016, 1-833-799-5355, www.transunion.com.

Fraud Alerts: There are two kinds of general fraud alerts you can place on your credit report—an initial alert and an extended alert. You may want to consider placing either or both fraud alerts on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and provide the appropriate documentary proof. An extended fraud alert is also free and will stay on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>. Military members may also place an Active Duty Military Fraud Alert on their credit reports while deployed. An Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment

Credit or Security Freezes: Under U.S. law, you have the right to put a credit freeze, also known as a security freeze, on your credit file, for up to one year at no cost. The freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit.

You must separately place a security freeze on your credit file with each credit reporting agency. There is no fee to place or lift a security freeze. For information and instructions on how to place a security freeze, contact any of the credit reporting agencies or the FTC identified above. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. After receiving your freeze request, each credit bureau will provide you with a unique PIN or password. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze.

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

IRS Identity Protection PIN: You can obtain an identity protection PIN (IP PIN) from the IRS that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. You can learn more and obtain your IP PIN here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state attorney general about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the attorney general in your state.

Additional information:

California: California Attorney General can be reached at: 1300 I Street, Sacramento, CA 95814; 800-952-5225; www.oag.ca.gov/privacy

Iowa: Iowa Attorney General can be reached at: 1305 E. Walnut St., Des Moines, IA 50319; 888-777-4590; www.iowaattorneygeneral.gov

Kentucky: Kentucky Attorney General can be reached at: 700 Capitol Avenue, Suite 118, Frankfort, KY 40604; 502-696-5300; www.ag.ky.gov

Maryland: Maryland Attorney General can be reached at: 200 St. Paul Place Baltimore, MD 21202; 888-743-0023; oag@state.md.us or IDTheft@oag.state.md.us

Oregon: Oregon Attorney General can be reached at: 1162 Court St., NE, Salem, OR 97301; 877-877-9392; www.doj.state.or.us/consumer-protection

New York: New York Attorney General can be reached at: Bureau of Internet and Technology Resources, 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/>

North Carolina: North Carolina Attorney General's Office, Consumer Protection Division, can be reached at: 9001 Mail Service Center Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov

Rhode Island: Rhode Island Attorney General can be reached at: 150 South Main Street Providence, RI 02903 <http://www.riag.ri.gov> 1-401-274-4400. The total number of Rhode Island residents receiving notification of this incident is 0.

Washington D.C.: Washington D.C. Attorney General can be reached at: 400 S 6th Street, NW Washington, DC 20001 oag.dc.gov 1-202-727-3400