

Tim McCoy & Associates, Inc.

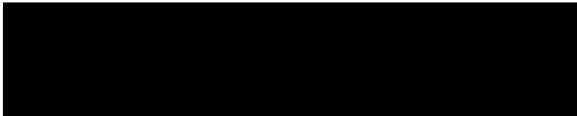
DBA: NEAT Management Group

Return Mail Processing Center

PO Box 43

Claysburg, PA 16625

September 16, 2014



Dear 

Thank you for your business and your relationship over the years with Tim McCoy & Associates, Inc. (doing business as NEAT Management Group). As a trusted member of the insurance industry for over 40 years, we take very seriously our responsibility to safeguard all sensitive and confidential information of our employees, partnering agents, and insurance carriers.

For this reason, we are writing to inform you that a laptop belonging to one of our software programmers was stolen on August 27, 2014. Unfortunately, we believe the stolen computer contained your personal information, including your name, social security number, date of birth, telephone number, and address (as well as employer identification number and e-mail address if you previously provided these to us). We recently learned of the theft and are coordinating with law enforcement to investigate the incident.

We have no indication of any unauthorized use of this personal information, nor do we believe there was any intent to use this information. Nonetheless, we are extremely disappointed this incident occurred and sincerely apologize for any inconvenience this may cause. Please be assured we will continue to thoroughly investigate this matter. We have already taken measures to minimize future risks to your privacy by strengthening internal controls, working with law enforcement, and providing you a full package of credit protection services for one year, free of charge. This notification has not been delayed as a result of notifying law enforcement of the incident.

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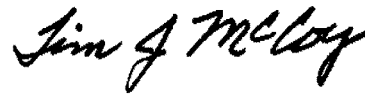
We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. Enclosed you will find the steps you will need to take to enroll in the services we are making available to you. We hope you will take full advantage of the resources we have provided at no cost to you.

Should you have questions, please contact the following:

Questions About This Notification	Questions About Enrollment Or Protection Services
<ul style="list-style-type: none">• Please call 888-829-6550• Monday through Friday 9am-9pm Eastern Standard Time• Please be prepared to reference this number when calling: [REDACTED]	<ul style="list-style-type: none">• Visit http://www.protectmyid.com/redeem or call 888-829-6550• Please enroll by December 31, 2014

Furthermore, should you wish to contact our company directly, please call 1-800-451-9143 or write to Neat Management Group, P.O. Box 163010, Austin, Texas 78716. Again, we sincerely regret any concern this may cause you and assure you that we will diligently work to maintain the trust you have placed in us over the years.

Sincerely,



Tim J. McCoy, CEBS
President and Chief Executive Officer
Tim McCoy & Associates, Inc.
dba: NEAT Management Group

Provided Assistance to Protect Your Privacy and Security

What we are doing to protect your information:

To help you to protect yourself, we are providing you a **complimentary** one-year membership of *Experian's® ProtectMyID®* Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **December 31, 2014** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: www.protectmyid.com/redeem**
3. PROVIDE Your Activation Code: XXXXXXXXXX

If you have questions or need an alternative to enrolling online, please call 888-829-6550.

Additional details regarding your one-year ProtectMyID Membership:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
 - **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
 - **\$1 Million Identity Theft Insurance*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 888-829-6550

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. 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.

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Additional Actions to Help Reduce Your Chances of Identity Theft

- **Place a 90-Day Fraud Alert on Your Credit file**

An initial 90 day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion
1-800-680-7289
Fraud Victim Assistance Department
Fullerton, CA 92834
P.O. Box 6790
www.transunion.com

- **Place A Security Freeze on Your Credit File**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies. Depending on the applicable state laws, there may be a small charge for placing a freeze on your credit file. You may contact one of the agencies above for help with security freezes as well.

- **Order Your Free Annual Credit Reports**

Visit www.annualcreditreport.com or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

- **Manage Your Personal Information**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

- **Use Tools From Credit Providers**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

- **Obtain More Information About Identity Theft and Ways to Protect Yourself**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

- **Know the Relevant Authorities**

If you believe you are the victim of identity theft, you should contact your local law enforcement and file a police report. You should also consider contacting the U.S. Federal Trade Commission's identity theft hotline at (877) 438-4338, or visit <http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report> to file a report and to obtain more information about combating identity theft. You may also wish to contact your state Attorney General. Maryland residents can contact their AG at (410) 576-6566 or <http://www.oag.state.md.us/>; North Carolina residents can contact their AG at (919) 716-6000 or <http://www.ncdoj.gov/Home.aspx?lang=en-US>; contact information for the other Attorneys General is available at: <http://www.naag.org/current-attorneys-general.php>.