

Privileged and Confidential
DRAFT Massachusetts Notice

R&G Brenner Income Tax
Return Mail Processing Center
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>> or <<IMB>>

Enrollment Code: <<XXXXXXXXXX>>

Enrollment Deadline: <<Date>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

<<Mail Date>>

Dear <<First Name>> <<Last Name>>,

On behalf of R&G Brenner Income Tax (“R&G Brenner”), we are writing to inform you of a security incident that may have involved certain personal information about you. We take privacy and security very seriously, and this letter is being sent to inform you of what happened, what we have done to respond to the matter, and next steps you can take.

We recommend that you review the information provided in this letter for steps that you may take to protect against potential misuse of personal information. As a precaution, we are also offering you identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to enroll in the free identity protection services by calling 1-833-788-9712, going to <https://app.idx.us/account-creation/protect>, or scanning the QR image and using the Enrollment Code provided above. You will need to reference the Enrollment Code at the top of this letter when calling or enrolling online, so please do not discard this letter. This code is unique for your use and should not be shared. IDX representatives are available Monday through Friday from 8 am – 8 pm Central Time. Please note the deadline to enroll is **90 days from the date of this letter**.

In addition, you should always remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at www.ftc.gov/idtheft/, or call the FTC, at (877) IDTHEFT (438-4338).

You may periodically obtain credit reports from each nationwide credit-reporting agency. If you identify information on your credit report resulting from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every twelve (12) months of your credit report from each of the three major credit-reporting companies. You may obtain a free copy of your credit report by going on the Internet to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

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

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

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In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to obtain credit in your name because it tells creditors to follow certain procedures to verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it is required to notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Please be aware, however, that placing a security freeze on your credit report may delay, interfere with or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services.

There is no charge to place, lift or remove a security freeze. To place a security freeze on your credit report, you may contact each of the three credit reporting agencies listed above.

In order to request a security freeze, you will need to provide certain information, such as:

- (1) your full name;
- (2) Social Security number;
- (3) date of birth;
- (4) your prior addresses if you have moved in the past several years;
- (5) proof of current address (e.g., a current utility bill or telephone bill); and
- (6) a copy of a government-issued identification card (e.g., driver's license).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique PIN or password that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone or online and include proper identification (e.g., your name, address and Social Security number) **and** the PIN or password provided to you when you placed the security freeze, as well as the identities of the entity you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone or online and include proper identification (e.g., name, address and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

We strive to ensure a high level of data security and integrity and apologize for any concerns or inconvenience caused by this incident. Should you need any assistance or if you have questions about this matter, please call 1-833-788-9712 from 8:00 am – 8:00 pm Central Time, Monday through Friday, excluding major holidays.

Sincerely,

R&G Brenner