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USBFS606 TWRU CPAs & Financial Advisors
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS606

Via First-Class Mail

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April 28, 2025

Re: Notice of Data Breach

Dear [REDACTED],

TWRU CPAs & Financial Advisors (“TWRU”) values and respects the privacy of your personal information, which is why we are notifying you of a recent incident that may have involved some of your personal information. Below you will find information about what happened, steps we are taking, and resources and additional guidance to help you protect yourself if you feel appropriate.

What Happened?

On October 13, 2024, TWRU detected unusual activity on our network. On or about, November 9, 2024, TWRU learned that an unauthorized actor may have gained access to certain of our systems and files (the “Incident”). Upon discovery of the Incident, we immediately engaged a specialized cybersecurity forensics and incident response firm to investigate and confirm the security of our systems. Through that investigation, we determined that an unauthorized third party accessed and acquired certain files during this incident.

What Information Was Involved?

Based on the investigation, we then performed an extensive and comprehensive review of the affected data to identify what personal information may have been impacted. On March 11, 2025, we determined that these items included tax preparation materials related to you, including materials that contain your [REDACTED].

What We Are Doing

Data privacy and security is among TWRU’s highest priorities, and we are committed to doing everything we can to protect the privacy and security of the personal information in our care. Since the discovery of the incident, we have taken additional steps to reduce the risk of this type of incident occurring in the future by enhancing our technical security measures and procedures and providing additional security awareness training to our employees.

We are also providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve 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 will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, 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 monitoring 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. 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 You Can Do

We encourage you to take advantage of the complimentary credit monitoring and identify theft protection services through Cyberscout, a TransUnion company. Additionally, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity.

While we are not aware of any misuse of your information, out of an abundance of caution, we also encourage you to review the information provided by the Internal Revenue Service ("IRS") regarding proactive measures you can take to prevent unauthorized parties from filing a tax return using your information, including applying for an Identity Protection Pin ("IP PIN"). Further information regarding applying for an IP PIN can be found here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

Furthermore, if you believe you have been the victim of a fraudulently filed tax return, we encourage you to contact the Internal Revenue Service ("IRS") regarding enrollment in their Taxpayer Protection Program. By enrolling in the Taxpayer Protection Program, the IRS will monitor your tax file to identify and prevent the processing of potentially fraudulent tax returns filed in your name. Further information regarding the Taxpayer Protection Program can be found here: <https://www.irs.gov/individuals/how-irs-id-theft-victim-assistance-works>.

You may also want to consider notifying the IRS that tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720. If you would like assistance with this Form please call your CPA to schedule a time to complete/file the form at no additional costs to you. Below are a few things to keep in mind when filing Internal Revenue Service Form 14039 yourself or with your CPA:

- All documents, including your identification, must be clear and legible;
- The identity theft marker will remain on your file for a minimum of three tax cycles;
- Any returns containing your minor child's Social Security number will be reviewed by the IRS for possible fraud; and
- The marker may delay the processing of any legitimate tax returns.

You can find more information on steps to protect yourself against identity theft or fraud and tax related identity theft in the enclosed *Additional Resources to Help Protect Your Information* sheet.

For More Information

Our firm is committed to supporting you during this time. We value the trust you place in us and we sincerely regret any concern or inconvenience this matter may cause and remain dedicated to ensuring the privacy and security of all information in our control. Should you have any questions or concerns about this incident, please call 1-833-998-8560 from 7:00 a.m. – 7:00 p.m., Central Time, Monday through Friday, excluding major U.S. holidays.

Sincerely,

TWRU CPAs & Financial Advisors



ADDITIONAL RESOURCES TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

We recommend that you remain vigilant for incidents of fraud or identity theft by regularly reviewing your credit reports and financial accounts for any suspicious activity. You should contact the reporting agency using the phone number on the credit report if you find any inaccuracies with your information or if you do not recognize any of the account activity.

You may obtain a free copy of your credit report by visiting www.annualcreditreport.com, calling toll-free at 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report for a fee by contacting one or more of the three national credit reporting agencies.

You have rights under the federal Fair Credit Reporting Act (FCRA). The FCRA governs the collection and use of information about you that is reported by consumer reporting agencies. You can obtain additional information about your rights under the FCRA by visiting <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.

Credit Freeze

You have the right to add, temporarily lift and remove a credit freeze, also known as a security freeze, on your credit report at no cost. A credit freeze prevents all third parties, such as credit lenders or other companies, whose use is not exempt under law, from accessing your credit file without your consent. If you have a freeze, you must remove or temporarily lift it to apply for credit. Spouses can request freezes for each other as long as they pass authentication. You can also request a freeze for someone if you have a valid Power of Attorney. If you are a parent/guardian/representative you can request a freeze for a minor 15 and younger. To add a security freeze on your credit report you must make a separate request to each of the three national consumer reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The following information must be included when requesting a security freeze: (i) full name, with middle initial and any suffixes; (ii) Social Security number; (iii) date of birth (month, day, and year); (iv) current address and any previous addresses for the past five (5) years; (v) proof of current address (such as a copy of a government-issued identification card, a recent utility or telephone bill, or bank or insurance statement); and (vi) other personal information as required by the applicable credit reporting agency.

Fraud Alert

You have the right to add, extend, or remove a fraud alert on your credit file at no cost. A fraud alert is a statement that is added to your credit file that will notify potential credit grantors that you may be or have been a victim of identity theft. Before they extend credit, they should use reasonable procedures to verify your identity. Please note that, unlike a credit freeze, a fraud alert only notifies lenders to verify your identity before extending new credit, but it does not block access to your credit report. Fraud alerts are free to add and are valid for one year. Victims of identity theft can obtain an extended fraud alert for seven years. You can add a fraud alert by sending your request to any one of the three national reporting agencies by phone, online, or by mail by following the instructions found at their websites (see “Contact Information” below). The agency you contact will then contact the other credit agencies.

Federal Trade Commission (FTC)

For more information about credit freezes and fraud alerts and other steps you can take to protect yourself against identity theft, you can contact the Federal Trade Commission (FTC) at 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

You should also report instances of known or suspected identity theft to local law enforcement and the Attorney General's office in your home state and you have the right to file a police report and obtain a copy of your police report.

Internal Revenue Service (IRS)

Tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security number, to file a tax return claiming a fraudulent refund. If you suspect you are a victim of identity theft, continue to pay your taxes and file your tax return, even if you must file a paper return. If your Social Security number is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these actions:

Respond immediately to any IRS notice: Call the number provided.

If your e-filed return is rejected because of a duplicate filing under your Social Security number, or if the IRS instructs you to do so, visit irs.gov/victimassistance to complete Form 14039, Identity Theft Affidavit, attach it to the back of your completed paper tax return and mail to the IRS location based upon the state you reside. If you prefer, you have the option to submit the Form 14039 online and mail your paper return separately.

Visit IdentityTheft.gov for steps you should take right away to protect yourself and your financial accounts.

Our firm is committed to supporting you during this time. If you need additional guidance with these steps, please contact the toll-free number in the *For More Information* section of this letter for assistance.

Contact Information

Below is the contact information for the three national credit reporting agencies (Experian, Equifax, and TransUnion) if you would like to add a fraud alert or credit freeze to your credit report.

Credit Reporting Agency	Access Credit Report	Add Fraud Alert	Add Security Freeze
Experian	P.O. Box 2002 Allen, TX 75013-9701 1-866-200-6020 www.experian.com	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 https://www.experian.com/fraud/center.html	P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/freeze/center.html
Equifax	P.O. Box 740241 Atlanta, GA 30374-0241 1-866-349-5191 www.equifax.com	P.O. Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 www.equifax.com/personal/credit-report-services/credit-fraud-alerts	P.O. Box 105788 Atlanta, GA 30348-5788 1-888-298-0045 www.equifax.com/personal/credit-report-services
TransUnion	P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com	P.O. Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com/fraud-alerts	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 www.transunion.com/credit-freeze

This notification was not delayed by law enforcement.

Iowa Residents: Iowa residents are advised to report any suspected identity theft to local law enforcement or Iowa Attorney General. Iowa residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

District of Columbia Residents: District of Columbia residents can obtain information about preventing identity theft from the District of Columbia Attorney General's office at: 400 6th St. NW, Washington, D.C. 20001, Consumer Protection Division, (202) 442-9828, consumer.protection@dc.gov, <https://oag.dc.gov>



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Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New Mexico Residents: Individuals have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Oregon Residents: Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <https://www.doj.state.or.us/>.

Rhode Island Residents: We believe that this incident affected 1 Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to obtain any police report filed regarding 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.

Vermont Residents: If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).