



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

August 21, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent M.L. Lichtenberg & Associates, LLC (“M.L. Lichtenberg”) located at 215 Washington Avenue, Suite 205, Towson, MD. 21204, and write to notify your office of an incident that may affect the security of certain personal information relating to forty-three (43) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, M.L. Lichtenberg does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On August 11, 2023, M.L. Lichtenberg discovered suspicious activity associated with its tax preparation software and computer systems. M.L. Lichtenberg immediately notified its IT vendor and launched an investigation. The preliminary analysis determined that an unauthorized actor accessed certain systems and fraudulently filed a limited number of client tax returns with the IRS and certain states, resulting in mis-directed refund payments to fraudulent bank accounts. M.L. Lichtenberg promptly engaged cybersecurity specialists to further investigate the incident and confirm the complete nature and scope of this event. The investigation is ongoing. M.L. Lichtenberg promptly notified and are corresponding with the IRS and state taxing authorities and federal law enforcement.

The personal information that could have been subject to unauthorized access includes name, health insurance information, financial account information, driver's license number, and Social Security number.

Notice to Maryland Residents

On or about August 21, 2023, M.L. Lichtenberg provided written notice of this incident to forty-three (43) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, M.L. Lichtenberg moved quickly to investigate and respond to the incident, assess the security of M.L. Lichtenberg systems, and identify potentially affected individuals. M.L. Lichtenberg is also working to implement additional safeguards and training to its employees. M.L. Lichtenberg is providing access to credit monitoring services for 12 months, through Epiq, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, M.L. Lichtenberg is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud. M.L. Lichtenberg is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

M.L. Lichtenberg is providing written notice of this incident to relevant state regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4782.

Very truly yours,

Angelina W. Freind of
MULLEN COUGHLIN LLC

AWF/jrl

EXHIBIT A

<<Name 1>> <<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

<<Date>>

NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear <<Name 1>> <<Name 2>>:

We are writing to make you aware of a recent incident that may impact the privacy of some of your personal information. We are providing you with notice of the incident, steps we have taken in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened? On August 11, 2023, we discovered suspicious activity associated with our tax preparation software and computer systems. We immediately notified our IT vendor and launched an investigation. Our preliminary analysis determined that an unauthorized actor accessed certain systems and fraudulently filed a limited number of client tax returns with the IRS and certain states, resulting in mis-directed refund payments to fraudulent bank accounts. We promptly engaged cybersecurity specialists to further investigate the incident and confirm the complete nature and scope of this event. We promptly notified and are corresponding with the IRS and state taxing authorities and federal law enforcement. While our investigation remains ongoing, we wanted to ensure that you were provided with accurate information about the incident as soon as possible. We apologize for any inconvenience this may have caused you.

What Information Was Involved? The information present in our computer systems that may have been viewed or acquired by an unauthorized individual as a result of this incident included your name and [data elements].

What We Are Doing. We treat our responsibility to safeguard the information entrusted to us as an utmost priority. As such, we responded immediately to this incident and are working with the IRS and federal law enforcement authorities.

As an added precaution, we are providing you with [variable text] months of complimentary access to credit monitoring and identity restoration services through Equifax, as well as guidance on how to better protect your information. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions included within the enclosure to this letter.

We are including a Form 2848 – Power of Attorney Form for the taxpayer and or spouse (not dependents) we would like you to sign with an ink pen and return to our office immediately via regular mail. This will allow us to support you in future interactions with the IRS.

What You Can Do. You can find out more about how to safeguard your information in the enclosed Steps You Can Take to Protect Information. There, you will find additional information about the complimentary credit monitoring and identity restoration services we are offering and how to enroll.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call (410) 828-1230 ext. 118 or email marc@cpamll.com.

Sincerely,



Marc L. Lichtenberg, CPA

M.L. Lichtenberg & Associates, LLC
215 Washington Avenue, Suite 205
Towson, MD 21204-4756

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: November 30, 2023

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. **Register:**
Complete the form with your contact information and click “Continue”.
If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
Upon successful verification of your identity, you will see the Checkout Page.
Click ‘Sign Me Up’ to finish enrolling.
You’re done!
The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Tax-Related Identity Theft

We encourage you to visit www.irs.gov/Individuals/Identity-Protection and <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for additional information regarding how to identify signs of identity theft and steps you can take if you believe your information is compromised. We also encourage you to file any tax returns as soon as possible if you have not done so already. If you receive a notice that leads you to believe someone may have used your Social Security number or Form W-2 fraudulently, please notify the IRS immediately by responding to the name and number printed on the notice.

E-Services. The IRS offers e-services through ID.me, which is a suite of web-based tools that allows tax professionals, taxpayers, and others to complete transactions online with the IRS. To best ensure that someone does not create a fake account in your name, you can visit <https://www.irs.gov/e-services> for additional information about how to register as a new user with ID.me and take control of your online accounts with the IRS.

We also encourage you to:

- Notify the IRS of any instances of tax-related identity theft. You may do so by responding to the name and number printed on any notice received from the IRS and/or by filing an Identity Theft Affidavit (Form 14039) with the IRS, available at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. After you complete the Form 14039, mail it securely using certified mail and a return receipt to the IRS, along with a copy of your Social Security card and driver's license. If you do not have a driver's license, you can substitute a U.S. Passport, military ID, or other government-issued identification card. If you received an IRS notice concerning the fraudulent return, include a copy of the notice and mail the form and documents to the address shown in your notice.
- Monitor for any communications from state and federal taxing authorities, and follow any instructions provided in the communication(s).
- Monitor your mail service for any disruptions, as this may indicate that fraudsters attempted to redirect tax-related mail through a change of address request with the United States Postal Service.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity

theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Angelina W. Freind
Office: (267) 930-4782
Fax: (267) 930-4771
Email: afreind@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

September 1, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

To Whom It May Concern:

We represent M.L. Lichtenberg & Associates, LLC (“M.L. Lichtenberg”), located at 215 Washington Avenue, Suite 205, Towson, MD 21204, and write to [supplement our notice to your office on August 21, 2023, of an incident that may affect the security of certain personal information relating to approximately one thousand one hundred seventeen (1,117) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, M.L. Lichtenberg does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On August 11, 2023, M.L. Lichtenberg discovered suspicious activity associated with its tax preparation software.. M.L. Lichtenberg immediately notified its IT vendor and launched an investigation. The preliminary analysis determined that an unauthorized actor accessed certain systems. M.L. Lichtenberg promptly engaged cybersecurity specialists to further investigate the incident and confirm the complete nature and scope of this event. On August 25, 2023, the investigation confirmed that the unauthorized actor had limited access to our systems at various times from August 4, 2023 to August 16, 2023. While there is no evidence that the unauthorized actor viewed or acquired specific information, M.L. Lichtenberg provided notice out of an abundance of caution.

The information that could have been subject to unauthorized access includes name, Social Security number, date of birth, driver's license/government ID number, financial account number, routing number, and health insurance information.

Notice to Maryland Residents

On or about September 1, 2023, M.L. Lichtenberg provided written notice of this incident to approximately one thousand one hundred seventeen (1,117) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, M.L. Lichtenberg moved quickly to investigate and respond to the incident, assess the security of M.L. Lichtenberg systems, and identify potentially affected individuals. M.L. Lichtenberg is also working to implement additional safeguards and training to its employees. M.L. Lichtenberg is providing access to credit monitoring services for 12 months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, M.L. Lichtenberg is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud. M.L. Lichtenberg is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

M.L. Lichtenberg is providing written notice of this incident to relevant state regulators.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4782.

Very truly yours,

Angelina W. Freind of
MULLEN COUGHLIN LLC

AWF/jrl

EXHIBIT A

<<Name 1>> <<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

<<Date>>

NOTICE OF [SECURITY INCIDENT] / [DATA BREACH]

Dear <<Name 1>> <<Name 2>>:

We are writing to make you aware of a recent incident that may impact the privacy of some of your personal information. We are providing you with notice of the incident, steps we have taken in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened? On August 11, 2023, we discovered suspicious activity associated with our tax preparation software and computer systems. We immediately notified our IT vendor and launched an investigation. Our preliminary analysis determined that an unauthorized actor accessed certain systems and fraudulently filed a limited number of client tax returns with the IRS and certain states, resulting in mis-directed refund payments to fraudulent bank accounts. We promptly engaged cybersecurity specialists to further investigate the incident and confirm the complete nature and scope of this event. We promptly notified and are corresponding with the IRS and state taxing authorities and federal law enforcement. While our investigation remains ongoing, we wanted to ensure that you were provided with accurate information about the incident as soon as possible. We apologize for any inconvenience this may have caused you.

What Information Was Involved? The information present in our computer systems that may have been viewed or acquired by an unauthorized individual as a result of this incident included your name and [data elements].

What We Are Doing. We treat our responsibility to safeguard the information entrusted to us as an utmost priority. As such, we responded immediately to this incident and are working with the IRS and federal law enforcement authorities.

As an added precaution, we are providing you with [variable text] months of complimentary access to credit monitoring and identity restoration services through Equifax, as well as guidance on how to better protect your information. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions included within the enclosure to this letter.

We are including a Form 2848 – Power of Attorney Form for the taxpayer and or spouse (not dependents) we would like you to sign with an ink pen and return to our office immediately via regular mail. This will allow us to support you in future interactions with the IRS.

What You Can Do. You can find out more about how to safeguard your information in the enclosed Steps You Can Take to Protect Information. There, you will find additional information about the complimentary credit monitoring and identity restoration services we are offering and how to enroll.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call (410) 828-1230 ext. 118 or email marc@cpamll.com.

Sincerely,



Marc L. Lichtenberg, CPA

M.L. Lichtenberg & Associates, LLC
215 Washington Avenue, Suite 205
Towson, MD 21204-4756

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: November 30, 2023

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. **Register:**
Complete the form with your contact information and click “Continue”.
If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
Upon successful verification of your identity, you will see the Checkout Page.
Click ‘Sign Me Up’ to finish enrolling.
You’re done!
The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Tax-Related Identity Theft

We encourage you to visit www.irs.gov/Individuals/Identity-Protection and <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for additional information regarding how to identify signs of identity theft and steps you can take if you believe your information is compromised. We also encourage you to file any tax returns as soon as possible if you have not done so already. If you receive a notice that leads you to believe someone may have used your Social Security number or Form W-2 fraudulently, please notify the IRS immediately by responding to the name and number printed on the notice.

E-Services. The IRS offers e-services through ID.me, which is a suite of web-based tools that allows tax professionals, taxpayers, and others to complete transactions online with the IRS. To best ensure that someone does not create a fake account in your name, you can visit <https://www.irs.gov/e-services> for additional information about how to register as a new user with ID.me and take control of your online accounts with the IRS.

We also encourage you to:

- Notify the IRS of any instances of tax-related identity theft. You may do so by responding to the name and number printed on any notice received from the IRS and/or by filing an Identity Theft Affidavit (Form 14039) with the IRS, available at <https://www.irs.gov/pub/irs-pdf/f14039.pdf>. After you complete the Form 14039, mail it securely using certified mail and a return receipt to the IRS, along with a copy of your Social Security card and driver's license. If you do not have a driver's license, you can substitute a U.S. Passport, military ID, or other government-issued identification card. If you received an IRS notice concerning the fraudulent return, include a copy of the notice and mail the form and documents to the address shown in your notice.
- Monitor for any communications from state and federal taxing authorities, and follow any instructions provided in the communication(s).
- Monitor your mail service for any disruptions, as this may indicate that fraudsters attempted to redirect tax-related mail through a change of address request with the United States Postal Service.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity

theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.