

Secure Processing Center P.O. Box 3826 Suwanee, GA 30024

#### Postal Endorsement Line

<<Full Name>>

<< Address 1>>

<<Address 2>>

<< Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode



# NOTICE OF <<VARIABLE DATA 1>>

## Dear <<Full Name>>:

Sciarabba Walker & Co., LLP ("Sciarabba Walker") writes to inform you of an event that may affect the privacy of some of your information. Although we are unaware of any identity theft or fraud in relation to the event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On April 22, 2025, Sciarabba Walker became aware of suspicious activity related to two Sciarabba Walker employee email accounts. Upon learning of this activity, we quickly disabled the accounts, took steps to secure our email environment, and launched an investigation with the assistance of third-party cybersecurity specialists. Through the investigation, it was determined that an unauthorized actor logged into the two email accounts between April 5, 2025 and April 22, 2025, and accessed emails and information contained within the email accounts during that time period. We therefore conducted a thorough review of the contents of the two email accounts, with the assistance of third-party subject matter specialists, in order to identify individuals whose information was found within the email accounts during the period of unauthorized access. That review recently completed.

What Information Was Involved? Through our review, we determined that the following types of information were stored within the impacted email accounts at the time of the event: your name and <<data elements>>. Again, Sciarabba Walker is not aware of any actual or attempted identity theft or fraud in relation to this event.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon learning of this event, we quickly took steps to secure our email environment and commenced an investigation to confirm the nature and scope of the event. We are also reviewing existing security policies and have implemented additional cybersecurity measures to further protect against similar events moving forward. Additionally, we are notifying potentially impacted individuals, including you, so they may take steps to best protect their information, should they feel it is appropriate to do so.

As an added precaution, we are offering you immediate access to credit monitoring and identity theft protection services for <<CM Duration>> months at no cost to you, through Epiq. You can find information on how to enroll in these services in the enclosed STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION. We encourage you to enroll in these services as we are not able to do so on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements as well as monitoring your free credit reports for suspicious activity and to detect errors over the next twelve (12) to twenty-four (24) months. Please also review the information contained in the enclosed STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION.

**For More Information.** We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call (877) 396-3224 from 9:00 a.m. ET to 9:00 p.m. ET, Monday through Friday, excluding major U.S. holidays. You may also write to us at 410 East Upland Road, Ithaca, NY 14850. We take this event very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

Sciarabba Walker & Co., LLP

#### STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

# **Enroll in Monitoring Services**



# **Epiq - Privacy Solutions ID**1B Credit Monitoring

#### **How To Enroll:**

- 1. Visit www.privacysolutionsid.com and click "Activate Account"
- 2. Enter the following activation code, << Activation Code>> and complete the enrollment form
- 3. Complete the identity verification process
- 4. You will receive a separate email from <u>noreply@privacysolutions.com</u> confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
- 5. Enter your log-in credentials
- 6. You will be directed to your dashboard and activation is complete!

**Privacy Solutions ID provides** credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

# **Credit Monitoring with Alerts**

Monitors your credit file(s) for key changes, with alerts such as credit inquiries, new accounts, and public records.

# 1-Bureau Credit Score and Report<sup>1</sup>

Annual 1-Bureau VantageScore and 1-Bureau Credit Report

# SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)

Real-time monitoring of SSNs across situations like loan applications, employment and healthcare records, tax filings, and payment platform, with alerts.

# **Dark Web Monitoring**

Searches for compromised information across the dark web, with alerts.

# Credit Report Lock/Freeze

Assists with blocking access to the credit file for the purposes of extending credit (with certain exceptions).

## **Lost Wallet Assistance**

Assistance with canceling and reissuing credit and ID cards.

# **Identity Restoration**

Dedicated ID restoration specialists who assist with ID theft recovery.

# **Up to \$1M Identity Theft Insurance**<sup>2</sup>

Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis. This insurance aids in the recovery of a stolen identity by helping to cover expenses normally associated with identity theft.

# Unauthorized Electronic Funds Transfer- UEFT<sup>2</sup>

Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement. This aids in the recovery of stolen funds resulting from fraudulent activity--occurrence based.

# **Personal Info Protection**

Helps users find their exposed personal information on the surface web—specifically on people search sites and data brokers – so that the user can opt out/remove it. Helps protect members from ID theft, robo calls, stalkers, and other privacy risks.

If you need assistance with the enrollment process or have questions regarding Epiq – Privacy Solutions ID, please call directly at 866.675.2006, Monday-Friday 9:00 a.m. to 5:30 p.m., EST.

<sup>1</sup> The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>2</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

# **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a> or call, toll-free, 1 (877) 322-8228. Consumers may also directly contact the three (3) 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 one (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 (7) years. Should consumers wish to place a fraud alert, please contact any of the three (3) 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 (2) to five (5) 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 (3) 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/data- breach-help/
1 (888) 298-0045	1 (888) 397-3742	1 (833) 799-5355
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	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O. Box
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	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; <a href="https://www.identitytheft.gov">https://www.identitytheft.gov</a>; 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 promptly reported to law enforcement, the relevant state Attorney General, and the Federal Trade Commission. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and <a href="https://oag.dc.gov">https://oag.dc.gov</a>.

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 <a href="https://www.marylandattorneygeneral.gov/">https://www.marylandattorneygeneral.gov/</a>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a>, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1 (800) 771-7755; or https://ag.ny.gov.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1 (877) 566-7226 or 1 (919) 716-6000; and <a href="https://www.ncdoj.gov">https://www.ncdoj.gov</a>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <a href="https://www.riag.ri.gov">https://www.riag.ri.gov</a>; and 1 (401) 274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately <<RI Count>> Rhode Island residents that may be impacted by this event.