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June 28, 2016

VIA ELECTRONIC MAIL

Attorney General Brian E. Frosh
Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Dear Attorney General Frosh:

We represent Rayner, Foos, Kruse and Irwin, CPAs ("RFKI") with respect to a recent security incident involving the potential exposure of certain personally identifiable information described in more detail below. RFKI is a company based in Maumee, Ohio, and provides certified public accountant and tax preparation services to its clients.

1. Nature of security incident.

On April 18, 2016, RFKI learned that a possible security incident may have impacted the security of information stored on its servers. RFKI immediately began an investigation and engaged independent, third-party forensic computer experts to assist. On May 27, 2016 RFKI learned from the forensic computer experts that files stored on its system may have been accessed by an unauthorized individual. These files contain information related to tax returns, including names, addresses, Social Security numbers, and possibly bank account information.

2. Number of Maryland residents affected.

Two (2) Maryland residents were affected by the incident. Notification letters were mailed to impacted individuals on June 28, 2016 via regular mail. Enclosed please find a copy of the notification letter.

3. Steps you have taken or plan to take relating to the incident.

RFKI is taking steps to further increase the security of information in its system by adding new software security measures to its IT infrastructure and implementing new password policies throughout the firm to ensure information in its control is appropriately protected. RFKI has also informed law enforcement about this incident and are cooperating with their investigation. Additionally, RFKI has offered 12 months of identity theft protection through Kroll to affected clients at no cost to them. Notice was also provided to the credit reporting agencies.

4. Contact information.

RFKI remains dedicated to protecting the sensitive information in its systems. If you have any questions or need additional information, please do not hesitate to contact me at MVentrone@ThompsonCoburn.com or (312) 580-2219.

Very truly yours,

Thompson Coburn LLP

Melissa K. Ventrone

Enclosures

Rayner, Foos, Kruse & Irwin CPAs

6465 Wheatstone Court | Building B, Suite 1 | Maumee, Ohio 43537 | p.419.866.7888 | f.419.866.1385 | rfki-cpa.com

<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to tell you about a data security incident experienced by Rayner, Foos, Kruse & Irwin CPAs that may have exposed some of your personal information including your name, address, and Social Security number. We value and respect the privacy of your information, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information, and resources we are making available to help you.

1. What happened and what information was involved?

On April 18, 2016, Rayner, Foos, Kruse & Irwin, CPAs learned that a possible security incident may have impacted the security of information stored on our servers. We immediately began an investigation and engaged independent, third-party forensic computer experts to assist. On May 27, 2016 we learned from the forensic computer experts that files stored on our system may have been accessed by an unauthorized individual. These files contain information related to your tax returns, including your name, address, Social Security number, and possibly your bank account information if you provided it to us.

2. What we are doing and what you can do.

Because we value the privacy and security of your information, we have engaged Kroll to provide identity monitoring services at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

Your identity monitoring services include Credit Monitoring, Identity Consultation and Identity Restoration. Additional information describing your services is included with this letter.

Visit **kroll.idMonitoringService.com** and follow the online instructions to take advantage of your Identity Monitoring Services.

Membership Number: **<<Member ID>>**

To receive credit services by mail instead of online, please call 1-855-205-6943.

Please contact us if you receive any notices from the IRS. If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490. The IRS has teams available to assist. You may also visit https://www.irs.gov/Individuals/Identity-Protection for more information. Please remember that the IRS will never call you directly!

Rayner, Foos, Kruse & Irwin, CPAs want to assure you that we are taking steps to further increase our system security by strengthening our firewalls, adding additional monitoring capabilities, and reviewing our policies and procedures to ensure information in our control is appropriately protected. We have also informed law enforcement about this incident and are cooperating with their investigation.

3. For more information.

If you have questions, please call 1-855-205-6943, Monday through Friday, 9:00 a.m. to 6:00 p.m. Eastern Time and have your membership number available.

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Paul A. Kruse

Rayner, Foos, Kruse and Irwin CPAs

U.S. State Notification Requirements

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax
P.O. Box 105139
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland, Illinois, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft

For residents of Massachusetts:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to $5.00 to place a freeze or lift or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
http://www.experian.com/freeze

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19016
www.transunion.com