



## Notice of Data Security Incident

**Jackson, Michigan – [February 17, 2022]** – Willis & Jurasek, P.C. (“WJ”) experienced a data security incident that may involve the personal information of some individuals it serves. WJ takes the privacy and security of information in its possession very seriously and sincerely apologizes for any inconvenience this incident may cause. This notice is intended to alert potentially impacted individuals of the incident, steps we are taking in response, and resources available to assist and protect individuals.

**What Happened:** On January 4, 2023 Willis & Jurasek, P.C. (“WJ”) detected unusual activity on our network. Upon discovery of this incident, WJ immediately disconnected all access to the network and promptly engaged a specialized third-party cybersecurity firm to assist with securing the environment, as well as, to conduct a comprehensive forensic investigation to determine the nature and scope of the incident. The forensic investigation concluded on February 6, 2023, which found evidence that some of WJ’s files were accessed by an unauthorized actor.

**What Information Was Involved:** Although WJ is unaware of any fraudulent misuse of information, it is possible that the following types of information was subject to unauthorized access: full name, address, Driver’s License, Social Security number, and financial account information.

**What We Are Doing:** WJ will engage a third party vendor to data mine the contents of the compromised system to identify those individuals whose information may have been impacted in addition to the type of personally identifiable information stored in the system. WJ will then obtain addresses of potentially impacted individuals and engage a notice vendor to assist with mailing the notice letters to individuals, setting up a call center, and providing credit monitoring and identity theft protection services. At this time, WJ is not aware of any individual’s information that was misused. Nonetheless, WJ is notifying all potentially impacted individuals out of an abundance of caution.

WJ is committed to ensuring the security and privacy of all personal information in its control, and is taking steps to prevent a similar incident from occurring in the future. Upon discovery of the Incident, WJ moved quickly to investigate and respond to the Incident, and assessed the security of its systems. Specifically:

- **Investment in better more advanced Cyber Security tools**, ensuring that we are protecting data with the best cyber security tools at our disposal will improve our security posture.
- **Re-double our efforts in cyber security training**, often threat actors prey on decisions made in ignorance of sound security practices. While forensics did not highlight this attack as coming from irresponsibly using the internet it is important that we increase cyber security awareness.
- **Enforce password expiration policies**, retiring passwords that may become compromised frequently, before they can be exploited will improve our security posture, especially for administrative accounts.
- **Implement a continuous improvement approach to system security**, the threat actors are getting better and more sophisticated and so to must we. We will continue to work with third parties in the Info Security space to increase our skillset.

Although WJ is not aware of any actual or attempted misuse of the affected personal information, WJ will offer twelve to twenty-four months of complimentary credit monitoring and identity theft restoration services to all impacted individuals to help protect their identity, once they are identified.

**What You Can Do:** WJ encourages all individuals to remain vigilant against incidents of identity theft and fraud, to review their account statements, and to monitor their credit reports for suspicious or unauthorized activity. Additionally, individuals should contact their financial institution and all major credit bureaus to inform them of the incident and then take whatever steps are recommended by these institutions, which may include placing of a fraud alert on the individual's account.

Please see below the section titled **Steps You Can Take to Help Protect Your Information** to learn more about how to protect against potential misuse of your personal information.

**For More Information:** For individuals seeking more information or questions about this incident, please call WJ's dedicated toll-free helpline at 1-800-833-570-2736 between the hours of 8:00 am to 8:00 pm Eastern Time, Monday through Friday.

Once again, WJ sincerely apologizes for any inconvenience this incident may cause to members of its community and remains dedicated to maintaining the security and protection of all information in its control.

Sincerely,

Willis & Jurasek, P.C.

**Steps You Can Take to Help Protect Your Information**

**Credit Reports:** 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 from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Furthermore, to help protect your deceased family member, there are steps you can take to request a copy of your deceased family member’s credit report. An executor or surviving spouse can place a request to any of the three credit reporting agencies for a copy of the deceased individual’s credit report. An executor or surviving spouse can also request that the following two notices be placed on a deceased individual’s credit report:

- “Deceased – Do not issue credit”; or
- “If an application is made for credit, please notify the following person(s) (e.g. surviving relative, executor/trustee of the estate and/or local law enforcement agency – notifying the relationship).”

Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
1-800-525-6285	1-888-397-3742	1-800-680-7289

For more information regarding identity theft and the deceased, please visit <http://www.idtheftcenter.org> and search for “FS 117 - Identity Theft and the Deceased - Prevention and Victim Tips.” You should also notify the Social Security Administration and Internal Revenue Service of the death of your family member and that you received this letter.

**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 make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742	<b>TransUnion Security Freeze</b> P.O. Box 160 Woodlyn, PA 19094 1-800-909-8872
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<a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>
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**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf));
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<https://www.experian.com/fraud/center.html>).

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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

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

**File Police Report:** You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**FTC and Attorneys General:** You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://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 have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement.

**For residents of Hawaii, Michigan, Missouri, North Carolina, Vermont, Virginia, and Wyoming:** 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 Colorado, Illinois, Iowa, Maryland, Missouri, New Mexico, 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 from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) 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 Massachusetts:** It is required by state law that you are informed of your right to obtain a police report filed 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.

**For residents of New Mexico:** State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach.

**For residents of Oregon:** State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Rhode Island:** It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

**For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island:** You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Federal Trade Commission - Consumer Response Center:** 600 Pennsylvania Ave, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); [www.identitytheft.gov](http://www.identitytheft.gov)

**Arizona Office of the Attorney General Consumer Protection & Advocacy Section,** 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

**Colorado Office of the Attorney General Consumer Protection** 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 [www.coag.gov](http://www.coag.gov)

**District of Columbia Office of the Attorney General – Office of Consumer Protection:** 400 6th Street, NW, Washington, DC 20001; 202-727-3400; [www.oag.dc.gov](http://www.oag.dc.gov)

**Illinois office of the Attorney General -** 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

**Maryland Office of the Attorney General - Consumer Protection Division:** 200 St. Paul Place, 16<sup>th</sup> floor, Baltimore, MD 21202; 1-888-743-0023; [www.oag.state.md.us](http://www.oag.state.md.us)

**New York Office of Attorney General - Consumer Frauds & Protection:** The Capitol, Albany, NY 12224; 1-800-771-7755; <https://ag.ny.gov/consumer-frauds/identity-theft>

**North Carolina Office of the Attorney General - Consumer Protection Division:** 9001 Mail Service Center, Raleigh, NC 27699; 1-877-566-7226; [www.ncdoj.com](http://www.ncdoj.com)

**Rhode Island Office of the Attorney General - Consumer Protection:** 150 South Main St., Providence RI 02903; 1-401-274-4400; [www.riag.ri.gov](http://www.riag.ri.gov)