



J. Randy Hough, CPA, CFP, PFS
Dennis S. Gelfand, CPA CFP
Your Trusted Tax, Accounting
& Financial Advisors:
Personal and Corporate

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>> <<Date>> (Format: Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

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

Re: Hough, Gelfand & Associates

On March 13, 2015, Hough, Gelfand and Associates ("H&G") discovered that their computer system had been targeted and attacked by cyber-criminals. The attackers gained unauthorized access to the server that contained the firm's historical tax compliance documents for clients and individuals. As soon as we discovered that our system had been compromised, we shut down all access to the affected server to close the vulnerability.

We are cooperating with the law enforcement officials who are investigating this crime. Based on our discussions with law enforcement, we believe that suspicious activity may have occurred over the course of several months, starting in the fall of 2014. We have fully cooperated with law enforcement's investigation of this breach. In addition, Hough, Gelfand and Associates has retained Marcum Technology LLP, a leading cybersecurity firm, to advise us regarding our investigation, and define and implement a plan to respond to this incident, and strengthen the future security of our systems.

Consumers Impacted

Any individual for whom H&G prepared tax compliance documents since 2002 and whose information was retained on H&G's server may have been affected by this breach. H&G is providing identity theft protection services for one year at no cost to all individuals who were potentially impacted.

Information Accessed

The information accessed may have included names, dates of birth, Social Security numbers, account numbers for bank and brokerage accounts, home addresses, email addresses and employment information. We have no reason to believe credit card or payment card information was compromised, targeted or obtained.

Identity Theft Protection Services

We have arranged to have Kroll provide identity theft protection services for one year at no cost to you. 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. The following identity theft protection services start with your activation of Kroll's services: Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, and Identity Theft Consultation and Restoration. Additional information describing your services is included with this letter.

Visit krollbreach.idMonitoringService.com and follow the online instructions to take advantage of your Identity Theft Protection Services.

Membership Number: [REDACTED]

Mailed Notification

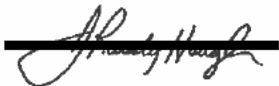
H&G will individually notify every potentially impacted individual by U.S. Postal mail, so your household may get more than one letter with this same specific information on how to enroll in free credit monitoring and identity theft protection services. These services will be provided to all potentially impacted individuals free of charge.

Toll-Free Hotline

H&G has established a dedicated toll-free number that you can call if you have questions related to this incident. That number is 1-866-775-4209 and is available from 8 a.m. to 5 p.m. Central Time, Monday through Friday; Kroll's licensed investigators are standing by to answer your questions or help you with concerns you may have. Please have your membership number ready.

We deeply regret to have to inform you of this situation. As tax preparers and financial advisors, we take great pride in the faith and trust you have in us; we strongly encourage you to take the precautions set forth in this letter. Hough, Gelfand and Associates are completing all required actions and providing notifications in twenty states. We are today, and continue to be, committed to your financial success, security, and satisfaction.

Sincerely,



J. Randy Hough
President

krollbreach.idMonitoringService.com is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. To receive credit services by mail instead of online, please call 1-844-263-8605.

We have also included contact information for the three nationwide credit bureaus.

Equifax	Experian	TransUnion
PO BOX 740241	PO BOX 9532	PO BOX 2000
ATLANTA GA 30374-0241	ALLEN TX 75013	CHESTER PA 19022
1-800-685-1111	1-888-397-3742	1-800-916-8800
equifax.com	experian.com	transunion.com

Fraud Prevention Tips

We want to make you aware of steps you may take to guard against identity theft or fraud.

We recommend that potentially impacted individuals remain vigilant for incidents of fraud and identity theft, including reviewing account statements and monitoring free credit reports. In addition, you can report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, or your state attorney general. To learn more, you can go to the FTC's Web site, at www.consumer.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

H&G is not calling members regarding the cyber-attack and is not asking for credit card information or Social Security numbers over the phone. For more guidance on recognizing scam email, please visit the FTC Website:

<http://www.consumer.ftc.gov/articles/0003-phishing>.

Credit Bureau Information

Fraud Alert and Credit Freeze Information

You can obtain additional information from the FTC and the nationwide credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file. In addition, you can visit the credit bureau links below to determine if and how you may place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your prior written authorization:

- Equifax security freeze: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian security freeze: http://www.experian.com/consumer/security_freeze.html
- TransUnion security freeze: <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

For Maryland and North Carolina Residents - You can obtain information from these sources about preventing identify theft:

- Visit the Federal Trade Commission website at:

www.ftc.gov, or call 1-877-ID-THEFT

or write to this address:

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

- Maryland:

Visit the Maryland Office of the Attorney General at:

oag.state.md.us/idtheft/index.htm,

or call 1-410-528-8662

or write to this address:

Consumer Protection Division
Maryland Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

- North Carolina:

Visit the North Carolina Office of the Attorney General at:

<http://www.ncdoj.gov/Crime.aspx> or call 1-919-716-6400

or write to this address:

Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001