



320 Fayette Street  
Manlius, NY 13104

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Dear <<Name 1>>,

The privacy and protection of your information is a matter that we take very seriously. Please allow this to serve as a follow-up to our email correspondence dated August 17, 2017, in which we informed you of a data incident at the offices of Gregory F. Wilt, CPA, Mario Bottoni CPA, Advanced Financial Services, Inc., and Accu-Pay Payroll and Bookkeeping Services, Inc. that may involve some of your personal information. Please review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your information.

**What Happened**

Beginning on or about July 11, 2017, we were notified of several unauthorized attempts to withdraw funds from certain clients' investment accounts and fraudulent attempts to open credit in clients' names. Fortunately, none of these attempts have been successful to date. Upon learning of these attempts, we immediately commenced an internal investigation and retained an independent computer forensic firm to conduct a thorough investigation of our firm's computer systems. The forensic investigators found evidence of brief unauthorized access to one computer system. Therefore, we have determined that an unknown third party may have accessed some of our clients' personal information, including yours.

**What Information Was Involved**

Based on our internal investigation of this matter, we have determined that the client information potentially at risk of being accessed includes first and last names, home addresses, social security numbers, tax return information, and financial account numbers.

**What We Are Doing**

We took steps to address this incident promptly after it was discovered, including undertaking an internal investigation of the matter. We contacted the FBI, and the IRS and they are investigating. We have corrected the vulnerability in our system. We are also in the process of reviewing our internal policies and data management protocols and have implemented enhanced security measures to help prevent this type of incident from recurring in the future.

Securing your personal information is important to us. As a precautionary measure to help safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$25,000 Identity Theft Insurance Coverage and access to your credit report. You must complete the enrollment process by 12/17/2017.

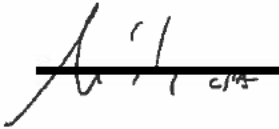
**What You Can Do**

We recommend that you register for the complimentary credit monitoring services provided at no cost to you, as discussed in this letter. Please also review the enclosed "Information About Identity Theft Protection" reference guide, which describes additional steps that you may take to help protect yourself, including recommendations by the Federal Trade Commission regarding your identity theft protection.

**For More Information**

The privacy and protection of your information is a matter we take very seriously, and we sincerely apologize for any concern that this may cause you. If you have any questions, please do not hesitate to call us at 315.692.2300.

Sincerely,

Handwritten signature of Gregory Wilt, CPA, consisting of a stylized 'G' and 'W' followed by 'CPA'.

Gregory Wilt, CPA\*

Handwritten signature of Mario Bottoni, CPA, consisting of a stylized 'M' and 'B' followed by 'CPA'.

Mario Bottoni CPA\*

\* HD Vest Financial Services® is the holding company for the group of companies providing financial services under the HD Vest name. Securities offered through HD Vest Investment Services<sup>SM</sup>, Member SIPC, Advisory services offered through HD Vest Advisory Services<sup>SM</sup>, 6333 N. State Highway 161, Fourth Floor, Irving, TX 75038, 972-870-6000. Advanced Financial Services, Inc. is not a registered broker/dealer or independent advisory firm.



Activation Code: <<Code>>

**About the Equifax Credit Watch™ Gold identity theft protection product**

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you†
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up by phone for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

**Information about Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://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](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

† Identity Theft Insurance 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. This product is not intended for minors (under 18 years of age)

\*The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

**Equifax:** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**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](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office, Consumer Protection Division**  
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for 7 years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

**Equifax:** 1-888-766-0008, [www.equifax.com](http://www.equifax.com)  
**Experian:** 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** 1-800-680-7289, [fraud.transunion.com](http://fraud.transunion.com)

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

**Equifax:** P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
**TransUnion LLC:** P.O. Box 2000, Chester, PA, 19022-2000, [freeze.transunion.com](http://freeze.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.