

**Paycor, Inc.**  
Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

May 31, 2024

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APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



**RE: Notification of Security Incident**

Dear Sample:

Paycor, Inc (“Paycor”) provides payroll and employment related services to your employer, PFP Industries (“PFP”). We are writing to provide notice of fraudulent activity on PFP’s Paycor platform that may have also resulted in unauthorized access to your personal information (“Incident”). Paycor was in possession of your personal information in connection with the services it provides. This letter is provided to you at the direction of PFP out of an abundance of caution, as well as to provide you with information about the Incident and what you can do to remain vigilant in protecting your personal information.

**What Happened?**

Paycor contracts with a third-party service provider (“Service Provider”) to provide technical service and support to Paycor customers. On March 18<sup>th</sup> of this year, Paycor first became aware of the unauthorized use of credentials by a Service Provider employee on PFP’s Paycor account. Paycor subsequently discovered that such unauthorized activity resulted in one fraudulent payment made from PFP accounts. Paycor immediately terminated the account of the Service Provider employee engaged in the fraudulent activity and notified the Service Provider. Paycor and Service Provider coordinated their investigation into the fraudulent activity, to include notifying law enforcement and taking all available steps under contract and law. Paycor also worked with PFP to understand the impact on PFP’s accounts, taking all necessary steps to remediate any underlying issues contributing to the unauthorized access and ensuring any fraudulent payments were reimbursed accordingly.

While financial fraud appears to be the primary reason for such unauthorized activity by this Service Provider employee, Paycor and PFP conducted a thorough review of the accounts to determine what, if any, personal information of PFP employees might have been affected. Paycor’s investigation indicated that some of your personal information may have been impacted by this access. To be clear, we have no indication that your personal information was actually accessed or has been misused, we only know that access was possible. Accordingly, we are providing this notice to you.

**What Information Was Involved?**

The personal information potentially at risk because of the Incident is certain personal information maintained in the PFP Paycor system. This is information needed to properly process your pay and provide other services on your behalf. The information includes your first and last name, home address, and Social Security number.

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## **What We Are Doing.**

Paycor and its Service Provider have fully investigated the incident, to include the involvement of law enforcement. Paycor has taken several steps to bolster its existing administrative and technical safeguards, improve its policies and procedures, and implement additional training to reduce the likelihood of a recurrence of an incident like this. Paycor is also seeking all remedies available under law, to include pursuing criminal prosecution through the assistance of law enforcement.

## **What You Can Do.**

As previously stated, beyond the incident, Paycor is not aware of any misuse of the potentially impacted data or your personal information as a result of this Incident. However, we encourage you to always remain vigilant when it comes to monitoring your personal information. Please see Other Important Information below regarding additional steps you can take. *Additionally, and to assist you with this vigilance, please see below where we have provided information on how to obtain twenty-four (24) months of credit monitoring services and identity protection services from Experian, all at no cost to you.*

## **For More Information.**

Again, we sincerely regret that this incident has occurred. If you have any questions, please contact our call center at: 1-833-918-9666, which is available Monday through Friday, between the hours of 9:00 a.m. and 9:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

The Paycor Privacy Team

## OTHER IMPORTANT INFORMATION

### **1. Complimentary Credit Monitoring and Identity Theft Services from Experian**

Paycor is providing twenty-four (24) months of complimentary credit monitoring services, should you choose to enroll. To do so, please follow the steps below:

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by August 30, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-9666 by August 30, 2024. Be prepared to provide engagement number B123956 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the 24 months of credit monitoring services, we recommend that you place an initial 1-year “fraud alert” on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>.

<i><b>Equifax</b></i>	<i><b>Experian</b></i>	<i><b>TransUnion</b></i>
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348-5069	Allen, TX 75013	P.O. Box 2000
<a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a>	<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	Chester, PA 19016-2000
(800) 525-6285	(888) 397-3742	<a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a>
		(800) 680-7289

**3. Placing a Security Freeze on Your Credit File.**

The following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

<i><b>Equifax Security Freeze</b></i>	<i><b>Experian Security Freeze</b></i>	<i><b>TransUnion Security Freeze</b></i>
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094
<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://experian.com/freeze">http://experian.com/freeze</a>	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
(888)-298-0045	(888) 397-3742	(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

#### **4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### **5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside. This notice has not been delayed by law enforcement.



