

565171

14595



PAYROLL, HR & AUTOMATED TIMEKEEPING
Johnson City, TN 37604 (423) 854-9042

www.timeandpay.com

108 N. Boone St.

Date

Consumer Name

Address

City, MA

Dear:

We are writing to notify you that a breach of security of your personal information was discovered on January 30, 2019. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider or through us as described below.

What is Time & Pay doing to address this situation?

We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

Time & Pay has made immediate enhancements to its systems, security and practices. Additionally, we have conducted a review of our security practices and systems to ensure that appropriate security protocols are in place going forward.

That's why Time & Pay is providing you with access to **Single Bureau Credit Monitoring/Triple Bureau Credit Report*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with any of the three bureaus. These services will be provided by **CyberScout**, a company that specializes in identity theft education and resolution.

To enroll in **Triple Bureau Credit Monitoring*** services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services:**
<CODE HERE.>

For guidance with the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code.

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What can I do on my own to address this situation?

Under Massachusetts law, you have the right to obtain any 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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. To place a security freeze on your credit report, you will need to contact **each** of the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Equifax Security Freeze
1-800-685-1111
P.O. Box 105788
Atlanta, GA 30348
Equifax.com/personal/credit-report-services

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
Experian.com/help

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
Transunion.com/credit-help

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- address
- Social Security Number;
- Date of birth;

If you submit a request for a security freeze via mail, you may be asked to provide the additional information:

- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call, go online or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must call, go online or send a written request by mail to each of the three credit bureaus and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently lift the security freeze.

What if I want to speak with Time & Pay regarding this incident?

You may still feel the need to speak with Time & Pay regarding this incident. If so, please call Kristie at (423) 854-9042 from 9am-5pm Eastern, Monday through Friday.

At Time & Pay we take our responsibilities to protect your account/personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

A handwritten signature in cursive script that reads "Kristie Ayers".

Kristie Ayers
Director of Operations