



Always Designing  
for People™

Stuart Sackman  
1 ADP Boulevard  
Roseland, NJ 07068

16511

February 19, 2020

«FirstName» «LastName»  
«Address1»  
«Address2»  
«City» «State» «Zip\_Code»

«Extra2»

Dear «FirstName» «LastName»:

We are writing to notify you that a security incident involving possible unauthorized access to your personal information was discovered on February 10, 2020. Please be assured we have taken every step necessary to address the incident.

#### **What are the Risks that My Information will be Misused?**

Because the risk of misuse exists, we are offering you credit monitoring and identity theft protection and taking steps that will protect you.

#### **How Can I Protect Myself?**

To help protect your identity, ADP is offering you a complimentary «Extra1»-month membership of Experian IdentityWorks™ identity theft protection. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft.

You will have access to your Experian consumer credit report as part of the Experian IdentityWorks™ product. We recommend that you check your other consumer reports annually.

You may obtain a free copy of your credit report once every 12 months from each of the nationwide consumer reporting agencies by visiting <http://www.annualcreditreport.com> or by contacting the consumer reporting agencies at:

Equifax  
(800) 685-1111  
P.O. Box 740256  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
(888) 397-3742  
P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
(800) 916-8800  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)



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You may wish to place a fraud alert on your credit report. The fraud alert is a consumer statement that alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. Visit Experian's Credit Fraud Center [https://www.experian.com/fraud/center\\_rd.html](https://www.experian.com/fraud/center_rd.html) to add an initial fraud alert and immediately view your report for any potential fraudulent activity. You may also call 1 888 EXPERIAN (1-888-397-3742) to add a fraud alert.

We also recommend that you carefully review all your financial account statements to make certain there have been no unauthorized transactions made or new accounts opened in your name. Contact your financial institutions immediately if there is unauthorized activity on your accounts or if an unauthorized account has been opened in your name. You should also report any suspected identity theft to your local law enforcement agency. If you believe that you may be a victim of identity theft, you have a right to obtain a police report.

#### **Do I Have Any Other Rights?**

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 gives you the right to place a security freeze on your consumer reports. A security freeze prevents a consumer reporting agency from releasing your credit report without your authorization. However, using a security freeze may delay your ability to obtain credit. You may request that a freeze be placed on your consumer report by sending a written request to each credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below.

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion (FVAD)  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)

The following information should be included when requesting a security freeze: full name, with middle initial and any suffixes; Social Security number; full date of birth; current address and previous addresses for the past two years; and applicable fee (if any). The request also should include a copy of a government issued identification card, such as a driver's license, state or military ID card, and a recent copy of a utility bill, bank or insurance statement that verifies your current residence.

The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft and have submitted a valid police report relating to the identity theft to the consumer reporting company.

Each credit reporting agency will send written confirmation to you regarding the freeze along with a unique personal identification number (PIN) that can be used by you to authorize the removal or lifting of the security freeze. It is very important for you to protect and remember the PIN. To lift the security freeze in order to allow a specific entity or individual access to your credit report or to remove the freeze, you must contact the credit reporting agencies and provide your identification information and the PIN.



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You can also place, lift or remove a security freeze using consumer reporting agencies' websites:

Equifax: [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

#### **Where Can I Go For More Information?**

If you want to learn more about the steps you can take to avoid identity theft, visit the Federal Trade Commission's website. The Federal Trade Commission runs the U.S. government's identity theft information website, at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. You can also contact the Federal Trade Commission via phone at 1-877-ID-THEFT (877-438-4338).

#### **Is There Anything Else I Should Know?**

Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at «Extra4».

Please know that ADP takes the security of your personal data very seriously and, we are committed to minimizing the risks associated with the exposure of your personal information. Again, we sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,

Stuart Sackman  
Corporate Vice President Global Shared Services



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## Activate Experian IdentityWorks™ Now in Three Easy Steps

1. ENSURE That You **Enroll By:** «ExpDate» (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE Your **Activation Code:** «Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by «ExpDate». Be prepared to provide engagement number «Engagement\_Number» as proof of eligibility for the identity restoration services by Experian.

### Additional details regarding your «Extra1»-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, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. 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 (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 this Identity Restoration support is available to you for one year 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). You will also find self-help tips and information about identity protection at this site.

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

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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