

AMERICAN PAYROLL ASSOCIATION

18440

September [**], 2020

NOTICE OF SECURITY INCIDENT

Dear [Name]:

The American Payroll Association (“APA”) writes to inform you that a data security incident was discovered on or around July 13, 2020 that involved some of your personal information.

What Happened? The APA experienced a skimming cyberattack in which personal information was accessed by unauthorized individuals. The source of the cyberattack is thought to have been a vulnerability in APA’s content management system, which allowed a “skimmer” to be installed on both the login webpage of the APA website, as well as the checkout section of the APA’s online store. APA’s IT team uncovered unusual activity on the site dating back to May 13, 2020 at approximately 7:30 pm CT.

What Information Was Accessed? The unauthorized individuals gained access to login information (i.e. username and password) and individual payment card information (i.e. credit card information and associated data). By way of account access, the electronic fields that may have been accessed include: First and Last Names; Email Address; Job Title and Job Role; Primary Job Function and to whom you “Report”; Gender; Date of Birth; Address (either business or personal), including country, province or state, city, and postal code; Company name and size; Employee Industry; Payroll Software used at Workplace; Time and Attendance software used at work. In addition, some accounts include profile photos and social media username information.

What Are We Doing? Since discovering the cyberattack, APA has installed the latest security patches from our content management system to prevent any further exploitation of their website. APA technicians also reviewed all code changes made to the APA website since January; installed additional antivirus software on our servers; and increased the frequency of security patch implementation.

What Can You Do? APA wants to make you aware of additional steps you may take to guard against identity theft or fraud. APA encourages you to be vigilant by regularly reviewing your account statements and online activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

- **Use Tools From Credit Providers.** Carefully review your financial reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police.
- **Reset Your Password.** Again, APA has also required all affected users to reset their password. If you have not done so, please reset your password information as soon as possible.

Free Credit Monitoring. APA is offering you 12 months of free credit monitoring and \$1,000,000 in identity theft insurance through Equifax. With Equifax ID Patrol, you will be provided with daily credit monitoring of your Equifax, Experian, and TransUnion credit files, daily access to your Equifax Credit Report, and an annual 3-in-1 Credit Report with your credit history as reported by the three major credit reporting agencies. **You must activate the Equifax ID Patrol by 11:59 p.m. ET on October 31, 2020, in order for it to be effective.** To activate, go to www.myservices.equifax.com/patrol and enter your activation code: <Enter Activation Code>. There is a 4-step enrollment process, which includes identity authentication. You will be asked a series of questions regarding your

AMERICAN PAYROLL ASSOCIATION

credit file that you must answer accurately to activate the product. For further product information and detailed enrollment instructions, please [click here](#).

For More Information. You may contact us with questions and concerns about the potential unauthorized access of your personal information. You may email customerservice@americanpayroll.org, for any questions you may have. This notification has not been delayed as a result of law enforcement investigations.

Additionally, you may contact the Federal Trade Commission and the three major credit reporting agencies at the addresses listed below to obtain information about fraud alerts and security freezes:

Federal Trade Commission:	Address: 600 Pennsylvania Avenue, NW Washington, DC 20580 Website: www.ftc.gov Toll Free: 1-877-382-4357
Equifax:	Address: Equifax Information Services LLC P.O. Box. 105069 Atlanta, GA 30348-5069 Website: www.equifax.com/personal Toll Free: 1-800-525-6285
Transunion:	Address: 555 West Adams Street Chicago, IL 60661 Website: www.transunion.com Toll Free: 1-833-395-6938
Experian:	Address: Consumer Assistance Center P.O. Box 4500 Allen, TX 75013 Website: www.experian.com Toll Free: 1-888-397-3742

We take our role in safeguarding your personal information very seriously. Please rest assured that we are actively taking steps to ensure this type of incident does not happen again. We apologize for any inconvenience this may have caused you. Should you have any questions regarding this notice or if you would like more information, please do not hesitate to contact us.

Sincerely,



Robert Wagner
Senior Director of Govt. and Public Relations, Certification, and IT

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Fraud Alerts and Credit or Security Freezes

Fraud Alerts: There are two types of general fraud alerts 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 one year. 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 seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company (Experian, TransUnion, and Equifax). After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password.

- Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com
- TransUnion Security Freeze, PO Box 2000, Chester, PA 19016, www.transunion.com
- Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. You will need your PIN to lift the freeze. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Additional information for residents of the following states:

- **Connecticut:** You may contact and obtain information from your state attorney general at: Connecticut Attorney General's Office, 165 Capitol Ave., Hartford, CT 06106 | 1-860-808-5318 | www.ct.gov/ag
- **District of Columbia:** You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street, NW, Washington, DC 20001 | 1-202-727-3400 | www.oag.dc.gov
- **Massachusetts:** Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: Office of the Attorney General, Consumer Advocacy & Response Division, One Ashburton Place, 18th Floor, Boston, MA 02108 | 1-617-727- 8400 | www.mass.gov/ago/contact-us.html
- **New York:** You may contact and obtain information from these state agencies: New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001 | 518-474-8583 | 1-800-697-1220 | <https://www.dos.ny.gov/consumerprotection/>; and New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341 | 1-800-771-7755 | <https://ag.ny.gov>
- **North Carolina:** You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699 | 1-919-716-6000 | 1-877-566-7226 | www.ncdoj.gov
- **West Virginia:** You have the right to ask that nationwide consumer reporting agencies place fraud alerts in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.