

# 2024-185

## ★ GRAVESTAR ★

<<First Name>> <<Last Name>>  
<<Address Line 1>>  
<<Address Line 2>>  
<<City>>, <<State>> <<Zip Code>>

January 30, 2024

### **RE: Your personal information**

Dear <<First Name>> <<Last Name>>:

Gravestor, Inc. (“Gravestor”) is committed to protecting the confidentiality of your personal information. We are writing to notify you of a third-party service provider’s security incident that affected your personal information. Paycor, Inc (“Paycor”) is Gravestor’s payroll support vendor. Gravestor did not experience a security issue; but Paycor experienced a security incident. Paycor had access to your information due to the payroll services it has provided to Gravestor. This letter describes the Paycor security incident, resources available to you, and steps that you may take to protect yourself and your identity.

On or about May 31, 2023, Paycor discovered that one of its third-party service providers used for file transfer, MOVEit, was subject to a newly discovered cybersecurity vulnerability. This vulnerability allowed an unknown actor to access confidential files stored on the MOVEit service, including files containing personal information that Paycor had acquired from Gravestor as a part of its payroll support services. Paycor notified Gravestor of the breach on December 21, 2023, and we are notifying affected individuals.

Information that may have been disclosed in the incident included name, address, date of birth, and Social Security number.

In order to assist you, we are offering 18 months of complimentary services through IDX, A ZeroFox Company. IDX identity protection services include: 18 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the following Enrollment Code <<enrollment code>>. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is April 1, 2024.

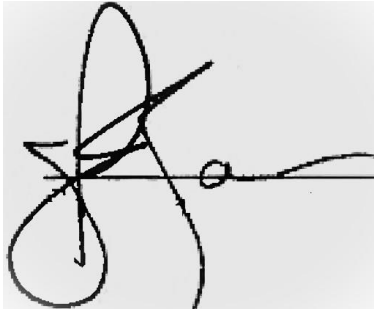
We encourage you to take full advantage of this service offering. IDX representatives can answer questions or concerns you may have regarding protection of your personal information.



You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code when calling or enrolling online, so please do not discard this letter. Additional information on how to protect yourself is also enclosed.

We regret any inconvenience this may cause you. If you have any questions, please do not hesitate to call Susan Kincaid at Gravestar, 617-553-5231, or IDX at 1-800-939-4170 Monday through Friday from 9 am - 9 pm Eastern Time.

Sincerely,

A handwritten signature in black ink on a light gray background. The signature is stylized and appears to read 'Anthony J. Barsamian'. It features a large, looped initial 'A' followed by a horizontal line that extends to the right and ends in a small circle.

Anthony J. Barsamian  
President



## **Recommended Steps**

- 1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 18 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

### **Information about Identity Theft Protection**

#### **Monitor Your Accounts**

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.



**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
www.equifax.com

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
www.experian.com

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
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.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
www.equifax.com/personal/  
credit-report-services

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
www.experian.com/  
freeze/center.html

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
www.transunion.com/  
credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.



## **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/  
fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-  
victim-resource/place-fraud-  
alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

## **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

