30054



4145 SW Watson Ave. Suite 400 Beaverton, OR 97005

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>



July 18, 2023

# Notice of a Data Breach

Dear <</First Name>> <<Last Name>>,

# What Happened

Restaurant HR Group manages the HR, payroll and benefits support for Beatnic restaurant. We discovered on April 13, 2023, that a data intrusion occurred on the Toast payroll system. Toast is the owner of the software platform for the payroll system used by Beatnic.

### What Information Was Involved

Our understanding is that a very small number of individual's direct deposit information was viewed. However, we were able to stop any further access and no individual's payroll or bank account was affected and no financial losses occurred for any individual or entity.

# What We Are Doing

While we are unaware of any misuse of your information, we want to provide you with details regarding the incident, our response, and resources available to you to safeguard your identity from possible misuse. We are not aware if Toast has reported this incident to any police department. However, you are entitled to a copy of any police report that was filed or can file one yourself.

### **Enroll in Complimentary Credit Monitoring**

If you have any concerns about your credit, to order your annual free credit report, please visit <u>www.annualcreditreport.com</u>, or call toll-free 1-877-322-8228. 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, Georgia 30374-0241, 1-800-685-1111, <u>www.equifax.com</u>
Experian:	P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, <u>www.experian.com</u>
TransUnion:	P.O. Box 2000, Chester, PA 19016, 1-800-888-4213, www.transunion.com

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 months/24 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.

### What You Can Do

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 <u>https://app.idx.us/account-creation/protect</u> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is October 18, 2023.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering.

### For More Information

You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

We apologize for any inconvenience or concern this incident may cause. Please email <u>HR@eatbeatnic.com</u> or call 312-771-2036 for assistance or for any additional questions you may have.

Thank you,

Medhan Gillions

Meghan Griffiths Restaurant HR Group



### **Recommended Steps to help Protect your Information**

1. Website and Enrollment. Go to <u>https://app.idx.us/account-creation/protect</u> 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 12 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 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.

**5.** Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

### **Credit Bureaus**

Equifax Fraud Reporting	Experian Fraud Reporting	TransUnion Fraud Reporting
1-866-349-5191	1-888-397-3742	1-800-680-7289
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19022-2000
www.equifax.com	www.experian.com	www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

### Please Note: No one is allowed to place a fraud alert on your credit report except you.

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

You have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is

designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);

- 2. Social Security number;
- 3. Date of birth;
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;

6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and

7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Experian	TransUnion	Equifax
P.O. Box 9554	P.O. Box 160	P.O. Box 105788
Allen, TX 75013	Woodlyn, PA 19094	Atlanta, GA 30348
1-888-397-3742	1-888-909-8872	1-888-298-0045
www.experian.com/freeze/center.ht	www.transunion.com/credit-freeze	www.equifax.com/personal/credit-
<u>ml</u>		report-services

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, <u>www.ag.ky.gov</u>, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, <u>www.oag.state.md.us/Consumer</u>, Telephone: 1-888-743-0023.

**Massachusetts Residents**: Under Massachusetts law, you have the right to obtain a police report 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.

**New Mexico Residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the 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 credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting <u>www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</u>, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <u>https://ag.ny.gov/</u>.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, <u>www.ncdoj.gov</u>, Telephone: 1-919-716-6400.

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <u>www.doj.state.or.us/</u>, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <u>https://consumer.ftc.gov</u>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.