

[GSQUARED letter head]

January \_\_, 2020

Memorandum

From: GSquared Solutions

To: All Employees and Contractors

**Re: Notice of data security breach**

GSquared takes the protection and proper use of your information very seriously. For this reason, we write to tell you about a data security incident that may have allowed an unauthorized person to access some of your personal information.

**What happened?**

On [date] we were informed by 3 contractors about irregularities regarding their payroll processed on [date]. We immediately notified our online payroll service provider, Netchex, which conducted an investigation. We use an administrative account to process payroll, and we access the account using an administrator username and password. Netchex's investigation found that between November 3, 2019, and December 20, 2019, an unauthorized person accessed our administrative account by logging in with the valid username and password credentials.

**What information was involved?**

Our administrative account has access to all demographic information stored with Netchex, including names, dates of birth, social security numbers, bank routing numbers, and other sensitive personal information. While we do not have evidence that the intruder actually accessed or acquired such information, it would have been possible.

**What we are doing.**

We immediately notified Netchex, and their information security team swiftly launched an investigation into this matter. Netchex helped us reset our administrative password and configure security features to help guard against this type of unauthorized access from happening again. At this time, we are not aware of any unauthorized access to our network or underlying systems or misuse of the potentially compromised information.

**What you can do.**

Please regularly change your Netchex account password, and do not to share it with others. You should also remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitor your credit report for unauthorized activity. You may also consider placing a fraud alert or credit freeze with each of the three credit bureaus, which may be contacted here:

<b>Equifax</b> P.O. Box 740241 Atlanta, GA 30374 1-800-685-111	<b>Experian</b> P.O. Box 2104 Allen, TX 75013 1-888-397-3742	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19022 1-800-888-4213
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You are also entitled to a free credit report every year from each of these agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com). Also review the “Additional Resources” section included with this letter.

**For more information.**

Protecting your information is important to us. If you have questions about this letter, please call me at [phone number].

Sincerely,

[point of contact at GSquared]

## ADDITIONAL RESOURCES

### Contact information for the three nationwide credit reporting agencies is:

**Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

**Experian**, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, PO Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

**Free Credit Report.** It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for 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 agencies.

To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to:  
Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

### **For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:**

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alert.** You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. 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.

**Security Freeze.** You have the ability to place a security freeze on your credit report.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The credit reporting agencies may charge a fee to place a freeze, temporarily lift it or permanently remove it. The fee is waived if you are a victim of identity theft and have submitted a valid investigative or law enforcement report or complaint relating to the identity theft incident to the credit reporting agencies. (You must review your state's requirement(s) and/or credit bureau requirement(s) for the specific document(s) to be submitted.)

**For Massachusetts residents:** The fee for each placement of a freeze, temporary lift of a freeze, or removal of a freeze is \$5.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226.

### **Reporting of identity theft and obtaining a police report.**

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.