DIOCESE OF MARQUETTE



1004 Harbor Hills Drive Marquette, MI 49855-8851 ph: 906-225-1141 ❖ fx: 906-225-0437 www.dioceseofmarquette.org

MEMORANDUM

TO: Priests, Pastoral Coordinators, Deacons, Women Religious, School Principals,

Curia Staff, Parish Secretaries & Bookkeepers, and School Secretaries &

Bookkeepers

FROM: Tim Thomas, Executive Director of Administration and Finance

DATE: January 29, 2024

SUBJECT: Notice of Paycor/MOVEit Security Event and Fraud Protection Information

Notices were mailed to parish and school employees last week concerning the unauthorized access of sensitive employee information, including names and Social Security numbers. These letters describe a legitimate security event involving access to a third-party software tool (MOVEit Transfer) that Paycor uses to send and receive personal information over the internet. Employees should NOT discard these notices, as they supply the details of this security event, our response, and resources to help protect your personal information from possible misuse. Please see the attached sample letter for reference.

We take this event very seriously and strongly encourage all employees to review the *Steps You Can Take to Help Protect Your Information* enclosure in your letter. If you believe there was fraudulent use of your information as a result of this incident, please contact an Experian agent immediately by calling 855-359-3059. Please be prepared to provide engagement number B112445 as proof of your eligibility for the Identity Restoration services by Experian.

While identity restoration assistance is immediately available to you, we also encourage employees to enroll in the credit monitoring services offered by Experian IdentityWorks. This product provides you with superior identity detection tools and expedient resolution of identity theft. Credit monitoring services are available to all employees in the Diocese for 12 months at no cost. To activate your complimentary 12-month membership, visit https://www.experianidworks.com/credit and provide the unique activation code contained in your letter. Please note that employees must enroll by April 30, 2024, to redeem this benefit.

Under U.S. Law, consumers are also entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-

322-8228. You may also contact these bureaus directly, and more information is contained in your letter.

You also have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert placed on a consumer's credit file, which requires businesses to take steps to verify the consumer's identity before extending new credit. Alternatively, you can place a "credit freeze" on a credit report, which prohibits a credit bureau from releasing information in the credit report without the consumer's express authorization. Credit freezes may delay, interfere with, or prohibit the prompt approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Please refer to your letter for more information on this option.

To learn more about identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, you may also contact the Federal Trade Commission or Michigan's Attorney General. The Federal Trade Commission may be reached at may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (I -877-438-4338); and TTY: t-866-653-4261. Michigan's Department of the Attorney General can be reached at P.O. Box 30213, 525 W. Ottawa St., Lansing, MI 48909; https://www.michigan.gov/ag/initiatives/michigan-identity-theft-support; 517-335-7599, or toll-free at 877-765-8388.

Please don't hesitate to contact me with any questions.





NOTICE OF SECURITY EVENT

NOTICE OF SECURITY EVENT
Dear :
The Diocese of Marquette, on behalf of that may affect the security of your personal information. This letter provides details of the event, our response, and resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.
What Happened. The Diocese of Marquette and providers for a variety of services. One such service provider, Paycor, Inc. ("Paycor"), was utilized for payroll services. Paycor relies on a software tool called MOVEit Transfer, developed by Progress Software, to send and receive personal information over the internet. On November 30, 2023, Paycor informed the Diocese of Marquette that data related to certain which Paycor received as part of the services it provided to the Diocese of Marquette and accessed without authorization. Upon learning of the access, the Diocese of Marquette promptly launched an investigation and conducted a review of the data to determine the types of information present and to whom it related for purposes of providing notice.

What Information Was Involved. Paycor notified the Diocese of Marquette that, as a result of the unauthorized access into the MOVEit Transfer server, your name and Social Security number were subject to unauthorized access. Although we are currently unaware of any actual or attempted misuse of your personal information, we are providing you with this notice out of an abundance of caution.

What We Are Doing. We take this event and the security of personal information in our care, and in our service providers care, very seriously. Upon learning of this event, we moved quickly to investigate and respond to the event and notify the affected individuals.

As an added precaution, we are providing you with access to 12 months of credit monitoring and identity protection services provided by Experian. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do. Please review the enclosed Steps You Can Take to Help Protect Your Information, which contains information on what you can do to better protect against possible misuse of your information. We encourage you to remain vigilant against potential incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You will also find information on how to enroll in the credit monitoring services offered.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions, please call 855-356-3059 toll-free, which is available Monday through Friday, between the hours of 8:00 a.m. and 8:00 p.m. Central Time. Also, you can write to us at the Diocese of Marquette, 1004 Harbor Hills Dr., Marquette, MI 49855.

Sincerely,

Diocese of Marquette

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 12 months 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.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian Identity Works as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: April 30, 2024 (Your code will not work after this date.)
- Visit the Experian Identity Works website to enroll: https://www.experianidworks.com/credit
- Provide your activation code:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 855-356-3059 by April 30, 2024. Be prepared to provide engagement number B1 12445 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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 file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.
- * Offline members will be eligible to call for additional reports quarterly after enrolling.
- ** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's 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 to take control over who gets access to the personal and financial information in your credit report 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., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.);
 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 you wish to place a fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/ credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit- help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 1-202-727-3400; and oag.dc.gov.