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April 4, 2023

VIA E-MAIL - idtheft@oag.state.md.us

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: **Breach Notification Pursuant to Maryland Personal Information Protection Act**

Dear Sir/Madam:

This firm is counsel to Penske Truck Leasing Co., L.P. ("Penske"). I am writing to provide information pursuant to the Personal Information Protection Act.

On March 3, 2023, Penske's payroll department was contacted by eleven (11) employees who reportedly did not receive their paycheck via direct deposit. It was discovered that there was an unauthorized change to these employees' bank account numbers in the ADP payroll system. When Penske was first advised of this issue, it promptly engaged an independent security consultant to conduct an investigation of the incident. Our consultants have completed their investigation and it appears that the personal information in the ADP account of 57 employees was compromised. The consultants were not able to identify the root cause of the incident but have confirmed that the issue has been properly remediated. The incident resulted in no more than a one (1) week delay in a single paycheck for each affected employee.

The information in each of the affected person's ADP account can vary depending on their respective personal profiles in ADP. Personal information may include, name, address, social security number, bank account information if used for direct deposit, employee ID #, compensation information, gender, birth date, email and phone number.

Only one employee is a Maryland resident. Penske sent an email to all affected employees advising them about the incident and the subject matter of the breach notification

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letter. Penske is now providing formal notice to employees, including notifying the one affected Maryland resident of the incident and offering them 1 year of credit monitoring.

Enclosed for your reference is a sample copy of breach notification that is being provided to the affected Maryland resident. Experian has been retained to provide credit monitoring services. On behalf of Penske, we are promptly sending notification letters to affected persons and expect them to go out tomorrow.

Please feel free to contact me directly should the need arise.

Sincerely,



Sandra A. Jeskie

SAJ/sfm/
Attachment



April 3, 2023



Re: **Notice of Data Breach**

Dear ,

First, I would like to express our appreciation for your employment relationship with Penske. It is our goal to be transparent about issues as they arise. In that vein, I am writing to advise you of a recent security incident that may have compromised your personal information. We are writing to notify you of the event and the efforts we are taking to help you ensure that any personal data is protected. Please carefully review this letter as it contains information regarding this event and important steps which you should take right away to protect your personal data.

What Happened

On March 3, 2023, Penske was advised that there was a problem that may have resulted in a delay of direct deposit funds to your bank account. Upon investigation, we learned that your bank account number had been changed in ADP. When this matter first came to our attention, you were contacted by our Payroll Department concerning the changes and we subsequently required you to change your password. The issue was promptly remediated and we understand that the only issue you may have observed was up to a one (1) week delay in a single paycheck.

When we first identified this issue, we engaged security consultants to conduct an investigation of the incident. While our consultants are still investigating the incident, based on their preliminary analysis, it appears that your personal information held at ADP may have been compromised by someone that gained access to your ADP credentials.

What Information Was Involved

Based on our investigation to date, we believe that information included in your ADP account was affected. Depending on your personal profile in ADP, such data may include, name, address, social security number, bank account information if used for direct deposit, employee ID #, compensation information, gender, birth date, email and phone number. At this point, we have no direct knowledge that your personal information has been otherwise improperly used or that improper activity will occur. Nevertheless, in an abundance of caution, we felt that it was important to advise you of these facts and the steps you may wish to take to help protect yourself (listed below).

What are We Doing

As mentioned above, we promptly engaged a security consulting firm to assist us soon after we learned of the incident. We are continuing to work diligently with the consultants to complete the investigation.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months, as detailed below.

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 immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks 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 07/31/2023 no later than 5:59 p.m. CT.** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [2XN8D32QQ]
- Engagement Number: **B088938**

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 IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **07/31/2023 no later than 5:59 p.m. CT.** Be prepared to provide engagement number of B088938 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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

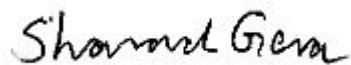
What You Can Do

Please review the enclosed *Information about Identity Theft Protection* for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

For More Information

On behalf of Penske, we sincerely regret any inconvenience or concern caused by this incident. As noted above, 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 IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **07/31/2023 no later than 5:59 p.m. CT**. Be prepared to provide engagement number **B088938** as proof of eligibility for the Identity Restoration services by Experian. You can also reach me with questions at 610-775-6261 or our toll free line is 844-967-0109.

Sincerely,



Sharad Gera
Senior Vice President – Financial Operations

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, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at 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

Experian
P.O. Box 9554

TransUnion
P.O. Box 2000

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

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

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)

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

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

The contact information for the Maryland Attorney General's office is:

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
800-735-2258
<https://www.marylandattorneygeneral.gov/>

For More Information

For more information, we recommend that you review the FTC's Identify Theft website at <https://www.identitytheft.gov/>