



702 SW 8th Street
Bentonville, AR 72716

Via E-mail (idtheft@oag.state.md.us)

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

To Whom It May Concern:

In accordance with Md. Code Ann., Com. Law § 14-3504, I am writing on behalf of Walmart Inc. ("Walmart" or the "Company") to notify you regarding a data security issue.

On March 5, 2024, Walmart discovered that a since-terminated associate had logged into some other associates' accounts between approximately June 2023 and March 2024 to commit payroll fraud. With access to the accounts, the former associate may have viewed certain payroll records and changed some associates' payroll information to divert their paychecks to a fraudulent account. The personal information that may have been accessed in the account includes name, contact information (including phone number, email address and mailing address), date of birth, Social Security number, and bank account and routing number. Upon learning of the issue, Walmart launched an investigation and took steps to secure the relevant accounts and prevent further unauthorized access, including resetting the affected account passwords. Walmart terminated the relevant associate's employment at Walmart and also reported the issue to law enforcement authorities.

Walmart is notifying approximately 1 Maryland resident of the issue on April 16, 2024, and has arranged to provide them with identity theft and fraud monitoring services for 2 years at no cost to them. Enclosed for your reference is a copy of the notice being sent to affected associates. Please do not hesitate to contact me if you have any questions.

Very truly yours,

/s/Isaac Workman

Isaac Workman, Lead Counsel
2914 SE I Street, M.S., #405 | Bentonville, AR 72712-0405
(479) 360-8769 | Isaac.Workman@walmartlegal.com

Enclosure



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Notice of Data Breach

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to inform you about a security issue that affected your Walmart associate employment management account.

What happened?

On March 5, 2024, we discovered that a since-terminated associate logged into some other associates' employment management accounts between approximately June 2023 and March 2024 with the intention to commit payroll fraud. With access to the accounts, the former associate may have viewed certain payroll records and changed some associates' payroll information to divert their paychecks to a fraudulent account.

What information was involved?

The personal information that may have been accessed in your account includes your:

- Name
- Contact information (phone number, email address, mailing address)
- Social security number
- Date of birth
- Bank account number and routing number

What we are doing.

As soon as we learned of the issue, we launched an investigation and took steps to secure affected associate accounts and prevent further unauthorized access. We terminated the associate for their actions and reported them to law enforcement. We are also actively working to resolve any/all resulting paycheck discrepancies and exploring ways to strengthen controls and monitoring to help mitigate future issues.

Additionally, we have arranged to provide identity monitoring at no cost to you for two years via Kroll. These identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is included with this letter.

What you can do.

We recommend that you take the following precautions to help protect your personal information and monitor your accounts for any suspicious activity:

- Review your account statements and credit reports for any unauthorized charges or inquiries. You can obtain a free copy of your credit report from each of the three major credit bureaus once a year by visiting annualcreditreport.com or calling 1-877-322-8228.
- If you believe your paycheck was affected by the issue, contact us immediately at the Walmart People Services Line: 479-273-4323.
- Be wary of any phone calls, emails, or letters that claim to be from Walmart or other legitimate organizations that ask for your personal or financial information. Do not click on any links or attachments in such messages, as they may contain malware or phishing attempts. If you are unsure about the authenticity of a communication, contact the sender directly using a verified phone number or email address.
- In addition to changing the password to your employment management account, consider changing your credentials for other online accounts for which you use the same or a similar username or password, and review those accounts for suspicious activity.
- The enclosed Additional Resources guide provides recommendations on the protection of personal information.

For more information.

If you have any questions, please call (866) 528-7349, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number ready.

Sincerely,

Walmart Digital Citizenship

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. 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 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) 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 Alerts. There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

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 use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. There is no charge to place or lift a security freeze. 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 5 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, and display your name, current mailing address, and the date of issue.

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 Attorney General's office in your home state or the Federal Trade Commission. You may also contact these agencies for information on how to prevent or minimize the risks of 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/, 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, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

For District of Columbia residents: You may contact the Attorney General for the District of Columbia at 400 6th Street NW, Washington, D.C. 20001, 202-727-3400, www.oag.dc.gov.

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, 1-877-566-7226.

For 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; <https://ag.ny.gov/>. To contact the Bureau of Internet and Technology (BIT); (212) 416-8433 or <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

For Rhode Island residents: You may contact the Rhode Island Office of the Attorney General at 150 South Main Street, Providence, RI 02903, 401-274-4400, www.riag.ri.gov.

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.

For residents of New Mexico: You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you will receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.