



Harter Secrest & Emery LLP

ATTORNEYS AND COUNSELORS

WWW.HSELAW.COM

March 24, 2025

Rhode Island Office of the Attorney General
150 South Main Street
Providence, RI 02903
Attn: Security Breach Notification

Re: Notification of Security Incident
Monro, Inc.

To Whom it may concern:

Harter Secrest & Emery LLP represents Monro, Inc. ("Monro"), located at 295 Woodcliff Drive Fairport, New York 14450. On or about November 29, 2024, Monro became aware of suspicious activity relating to an employee's electronic mailbox. Once Monro became aware of this activity, an investigation was undertaken that ultimately confirmed that an unknown and unauthorized actor accessed the employee's mailbox between November 21, 2024 and November 29, 2024.

Monro immediately undertook a comprehensive review and investigation, which was completed on January 28, 2025 that ultimately revealed that certain personal information, including name and social security number, address, date of birth, ID number, financial information, and/or certain health information of approximately 975 Rhode Island residents may have been accessed and/or acquired by the unknown and unauthorized actor. Once the incident was discovered, Monro took immediate steps to address it, such as changing passwords, modifying internal e-mail settings and controls, engaging in increased user training to further protect its e-mail environment, and notifying law enforcement in an effort to protect against similar incidents in the future. Although we do not know what, if any, personal information may have been viewed by the unauthorized third party, Monro is providing this notice as a conservative measures. Monro reacted swiftly to the incident and has no reason to believe that the affected e-mail account, or its systems, are otherwise currently at risk.

The affected Rhode Island residents received written notice by way letters dated March 21 2025, which were mailed to the address of the affected individuals. A template of the notice being sent is enclosed with this letter. Monro also provided written notice to the three (3) major consumer reporting agencies by letter dated March 24, 2025.

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Monro is offering the affected Rhode Island residents twelve (12) month(s) of Experian IdentityWorks fraud detection and credit monitoring services at no cost. A description of this product is set forth in the attached notification letter.

Should you have any questions, please contact me using the below information. Thank you.

Very truly yours,

Harter Secrest & Emery LLP

/Ryan C. Altieri

Ryan C. Altieri
Associate

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SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



March 21, 2025

Notice of Data Breach

Dear Sample A. Sample:

We are writing to inform you that Monro, Inc. (“Monro”) recently experienced a security incident that may have resulted in access to some of your personal information. Monro takes the protection and proper use of your personal information seriously and is providing you with notice of this incident to keep you informed. Details follow below.

WHAT HAPPENED: In late 2024, Monro became aware of suspicious activity relating to an employee’s electronic mailbox. Once we became aware of this activity, an investigation was undertaken that ultimately confirmed that an unknown and unauthorized actor accessed the employee’s mailbox and selected files for a limited period of time in late November of last year.

WHAT INFORMATION WAS INVOLVED: A comprehensive review of the impacted mailbox continued through on or about January 28, 2025, which revealed that certain personal information, including your name and social security number, could have been affected. Other data fields at issue could have included address, date of birth, ID number, and certain health information collected from employees, like accident history. Although we do not know what, if any, personal information may have been viewed by the unauthorized third party, Monro is providing this notice as a conservative measure.

WHAT WE ARE DOING: In order to protect against similar incidents in the future, we are taking several precautionary measures, such as changing passwords and modifying internal e-mail settings and controls. We are also engaging in increased user training to further protect our e-mail environment.

WHAT YOU CAN DO: It is always a good idea to consider the below actions to help reduce your risk of identity theft:

- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your State Attorney General, your financial institution, and to the Fraud Alert phone line of a

consumer reporting agency. You can obtain information about fraud alerts and security freezes by contacting one of the three national reporting agencies below:

- **Equifax**, P.O. Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285;
 - **Experian**, P.O. Box 4500, Allen, TX 75013, www.experian.com, 1-888-397-3742;
 - **TransUnion**, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016, www.transunion.com, 1-800-680-7289.
- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.
 - Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 365 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
 - Place a security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay your ability to obtain credit. Please contact one of the three credit reporting agencies listed above for further information.
 - Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.
 - You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov, 1-877-382-4357.

OTHER IMPORTANT INFORMATION: To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

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 May 30, 2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code**: ABCDEFGHI

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 _____ by May 30, 2025. Be prepared to provide engagement number _____ 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 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.

FOR MORE INFORMATION: If you have any questions regarding this incident, please call our dedicated toll-free response line at _____. The response line is available Monday through Friday, 9 am to 9 pm Eastern Time. Additionally, our mailing address is 295 Woodcliff Drive, Suite 202, Fairport, NY 14450.

Sincerely,

Monro, Inc.

* 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.

For Iowa residents, to report potential identity theft, you may contact law enforcement or the Iowa Attorney General's Office, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 51319, (515) 281-5164, and <https://www.iowaattorneygeneral.gov/>.

For Maryland residents, for more information about how to prevent identity theft, you may contact the Maryland Attorney General's Office at 200 St. Paul Place, Baltimore, MD 21202, (410) 576-6300, and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, you have rights under the Fair Credit Reporting Act (the "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. The consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; and you may seek damages from violators. You may have additional rights under this Act not summarized here. You can review your rights under the Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

For New York residents, for more information about how to prevent identity theft, you can contact the New York Department of State Division of Consumer Protection (New York State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001; (518) 474-8583; <https://dos.ny.gov/consumer-protection>) or the New York State Attorney General (New York State Attorney General's Office, The Capitol, Albany, NY 12224-0341; (800) 771-7755; (212) 416-8433; <https://ag.ny.gov>).

For North Carolina residents, for more information about how to prevent identity theft, you may contact the North Carolina Attorney General at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

For Oregon residents, you are advised to report suspected identity theft to law enforcement, including the Oregon Attorney General and the Federal Trade Commission. The Oregon Attorney General may be contacted at the Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096, (503) 378-4400, and <https://www.doj.state.or.us/>.

For Rhode Island residents, for more information on how to prevent identity theft, you may contact the Rhode Island Attorney General at 150 South Main Street, Providence, RI 02903, (401) 274-4400, and <https://riag.ri.gov/>. You have the right to obtain a police report about this incident. You may be required to pay fees to a consumer reporting agency when placing a credit freeze on your credit file. We believe that this incident affected approximately 975 Rhode Island residents.