

COCKTAIL KINGDOM®

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

14799

<<Name 1>> <<Name 2>>
<<Address 1>> <<Address 2>>
<<Address 3>> <<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

March 22, 2019

Dear <<Name 1>>:

We are writing to notify you about an inadvertent unauthorized acquisition of your personal information, which we discovered on January 20, 2019. Based on our investigation, we have determined that the personal information that was potentially accessed could have included first and last names and credit card information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Note, however, that to our knowledge no police report has been filed concerning this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. There is no cost to request a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consuming reporting agencies by regular, certified or overnight mail at the addresses below:

Equifax Credit Information
Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
(888) 685-1111
www.equifax.com

Experian
P.O. Box 4500
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
2 Baldwin Place
P.O. Box 1000
Chester, Pennsylvania
(800) 888-4213
www.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of Birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have one (1) business day after receiving your completed request by phone or electronic

means to place a security freeze on your credit report (three (3) business days if received by mail). To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have (1) hour after receiving your request by phone or electronic (three (3) business days after receiving by mail) to lift the security freeze for those identified entities or for the specified period of time.

What We Are Doing

Upon discovering this incident, we immediately resolved the issue and secured the information. We also conducted an investigation to determine how this incident occurred and who was impacted. We have also retained a forensic IT firm to conduct an analysis of our system. We have also reviewed our internal data management and protocols and have implemented enhanced security measures to help prevent this type of incident from recurring.

As an additional safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at **www.MyTrueIdentity.com** and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<**Activation Code**>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have Internet access and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode **697642** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **June 30, 2019**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

What You Can Do

We recommend that you register for the complimentary credit monitoring services provided at no cost to you, as discussed in this notice. We also recommend that you review the enclosed "Information About Identity Theft Protection" reference guide, which describes additional steps that you may take to help protect yourself, including recommendations by the Federal Trade Commission.

For More Information

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 212-647-9166 ext 107.

Sincerely,

A handwritten signature in black ink, appearing to read "Greg Nolen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Greg Nolen
Director of Finance

Information About Identity Theft Prevention

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 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 1-877-322-8228. 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, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian:	P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion:	P.O. Box 2000, Chester, PA 19016, 1-800-888-4213, www.transunion.com

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 or law enforcement in your state. You can obtain information from these sources, as well as the credit reporting agencies listed above, about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

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 one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with 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.

Fair Credit Reporting Act: You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit www.ftc.gov/credit. The FTC's list of FCRA rights includes:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- Each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months.
- You are also entitled to a free report if a company takes adverse action against you, like denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited. You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you receive based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.