



414 W 46TH STREET
NEW YORK, NY 10036

15960

_____, 2019

[NAME]
[ADDRESS]
[CITY, STATE, ZIP]

Re: NOTICE OF DATA SECURITY INCIDENT

Dear [NAME]:

The 414 Hotel (the "Hotel") is writing to inform you of an incident that may affect the security of your personal information. The Hotel recently discovered that some of the personal information that it maintained about its guests was accessed and used without authorization. The information may have included your: name; address; and credit card information, including card number, expiration date, and security code.

We take this matter very seriously because we know how important your personal information is to you. That is why we are providing this notice to you as a precautionary measure, to inform you of the incident and to explain steps that you can take to protect your information.

What We Are Doing

As soon as we discovered the incident, we immediately took action to end the unauthorized access, mitigate any harm, and help prevent something like this from happening again. Specifically, we:

1. Reset the passwords to all system accounts.
2. Terminated access by, and employment of, the individual.
3. Notified local law enforcement and the Federal Bureau of Investigation ("FBI").
4. Reviewed privacy policies and re-trained employees appropriately.
5. Notified affected individuals.
6. Notified appropriate state regulators.

What Can You Do

Although the Hotel believes that its actions have prevented further potential misuse of your information, out of an abundance of caution, we are notifying you so you can take additional actions to minimize or eliminate potential personal harm. **We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your information:**

1. Remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. Information on



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additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.

2. Report any incidents of suspected identity theft to your local law enforcement and state attorney general. As a Massachusetts resident, you have the right to obtain any police report filed in regard to 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.
3. Report any suspicious or unusual activity on your accounts to your financial institutions, as major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges if they are reported in a timely fashion. If you believe your credit card information may be compromised, you should contact your credit card company and request that the card be reissued with a new printed card security code, replaced with a new card number, or be cancelled.

We understand that you may have questions about this incident that are not addressed in this letter. We have established a confidential, toll-free hotline to assist you with questions regarding this incident and steps you can take to protect yourself against theft and fraud. We apologize for any inconvenience caused by this incident. If you have any questions regarding this incident or if you desire further information or assistance, please contact me toll-free at (866) 987-3280 or by email at admin@414hotel.com.

Sincerely,

Nick Carmichael, CFO

**MORE INFORMATION ABOUT IDENTITY THEFT
AND WAYS TO PROTECT YOURSELF**

Contact information for the three nationwide credit reporting agencies is:

Equifax, PO Box 105788, Atlanta, GA 30348, www.equifax.com, 1-888-298-0045

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 160, Woodlyn, PA 19094, www.transunion.com, 1-888-909-8872

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. 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.

As a Massachusetts resident, you may obtain one or more 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 Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. 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.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above.

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 five 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, display your name and 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 Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft through fraud alerts and security freezes.

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).