



16110

[Free Credit Monitoring Enrollment Code: [Code]]

November 26, 2019

**Subject: Important Information Re: Your Nespresso Account**

Dear [CLUB MEMBER NAME]:

Nespresso is writing to inform you of an event that may have involved some of your personal information. We are sending you this letter as a cautionary measure, and encourage you to take steps to protect your information, including by taking advantage of the free credit monitoring described below.

We were recently alerted by our customer service partner on November 5, 2019, that one of their employees impermissibly copied the payment card information (e.g., names, card numbers, card expiration dates) of Club Members who placed orders via phone between August 1, 2019, and November 5, 2019. Upon discovery, that employee was immediately terminated, and our partner notified local law enforcement in Jamaica, which is where the employee was located. We are treating this event as a criminal matter, and the Jamaican authorities may be reaching out to you as part of their investigation.

At this time, we have no reason to believe that any other staff were involved in this matter. Our partner has taken a number of immediate measures to limit the potential for similar situations. We are working closely with our partner to evaluate and strengthen protocols to prevent instances like this in the future.

Nespresso takes this matter very seriously, and we are committed to safeguarding the information our Club Members entrust to us. As a general best practice, we encourage you to be vigilant with respect to carefully reviewing your credit reports. We have arranged for ID Experts® to provide credit and cyber scan monitoring, a \$1 million insurance reimbursement policy, and fully managed identity theft recovery services at no cost to you for one year. For your convenient reference, enclosed is additional information on steps you can take to further protect your information.

We sincerely apologize for any inconvenience this may have caused. If you have further questions or require additional assistance, please contact 1-877-637-1650 Monday through Friday, 9 a.m. - 6 p.m. Eastern Standard Time.

Sincerely,

Kelley Donohoe  
Director of Nespresso USA's Customer Relations Center

Enclosure

## What You Can Do

**Sign Up for MyIDCare™.** In addition to the services noted above, Nespresso has arranged for ID Experts® to provide you with credit monitoring for one year, at no cost to you. The MyIDCare credit monitoring package provides you with the following benefits:

- Single Bureau Credit Monitoring - Monitoring for changes to your credit file, such as new credit inquires, new accounts opened, delinquent payments, improvements in your credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect your credit record.
- Cyber Scan - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like credit and debit card numbers.
- Identity Theft Insurance - Identity theft insurance that will reimburse you for expenses associated with restoring your identity should you become a victim of identity theft. If your identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- Fully-Managed Identity Recovery - ID Experts' fully-managed recovery service provides restoration for identity theft issues. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

**To take advantage of this offer, you must enroll by September 1, 2020.**

### **Enrollment Directions**

1. Enroll. Go to <https://app.myidcare.com/account-creation/protect>, and follow the instructions for enrollment using your unique Enrollment Code provided above.
2. Activate the credit monitoring provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.
3. Telephone. Contact MyIDCare at 1-800-939-4170, Monday through Friday between 6 a.m. and 6 p.m. PT, with questions or to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**Review Your Account Statements.** As a precautionary measure, you should review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or card issuer. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state Attorney General, or the Federal Trade Commission. In some states, you may also obtain a police report regarding this incident.

**Obtain and Monitor Your Credit Report.** You can obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 1-877-322-8228, or completing an Annual

Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. Or, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies shown below.

<p>Equifax 1-800-685-1111 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 740241 Atlanta, GA 30374</p>	<p>Experian 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> 535 Anton Blvd., Suite 100 Costa Mesa, CA 92626</p>	<p>TransUnion 1-800-916-8800 <a href="http://www.transunion.com">www.transunion.com</a> 2 Baldwin Place P.O. Box 1000 Chester, PA 19016</p>
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**Take Advantage of Additional Free Resources on Identity Theft.** To review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.IdentityTheft.gov> or call 1-877-ID-THEFT (1-877-438-4338). Maryland residents may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft by visiting <http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>, sending an email to [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us), or calling 1-410-576-6491. North Carolina residents may wish to review information provided by the North Carolina Attorney General by visiting <https://ncdoj.gov/protecting-consumers/protecting-your-identity/>, calling 1-877-566-7226, or writing to 9001 Mail Service Center, Raleigh, North Carolina 27699. Rhode Island residents may wish to review information provided by the Rhode Island Attorney General by visiting [www.riag.ri.gov](http://www.riag.ri.gov), writing to 150 South Main Street, Providence, RI 02903, or calling 1-401-274-4400.

**Consider Placing a Fraud Alert on Your Credit Report.** You may consider placing a fraud alert on your credit report. This fraud alert statement informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze.** You have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, cell phone, or any service that requires a credit check. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. You must separately place a security freeze on your credit file with each credit reporting agency, and can do so at the following URLs.

- Equifax: <https://www.equifax.com/personal/credit-report-services/>
- Experian: <https://www.experian.com/ncaonline/freeze>
- TransUnion: <https://www.transunion.com/credit-freeze>

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