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Kermit Lynch Wine Merchant  
C/O ID Experts  
10300 SW Greenburg Rd. Suite 570  
Portland, OR, 97223

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

January 10, 2020

Dear <<First Name>> <<Last Name>>,

We write to inform you of an incident that may have put the security of your personal information, including your name, address, and credit card information at risk. We take the security of your information very seriously and sincerely apologize for any inconvenience this incident may cause. This letter contains information about what occurred and steps we can collectively take to protect your information.

#### **What Happened and What Information Was Involved**

On November 26, 2019, with the assistance of a third party forensic investigator, Kermit Lynch Wine Merchant (KLWM) determined that the names, addresses and credit or debit card information of individuals who made purchases through KLWM's website may have been obtained by an unauthorized third party beginning on August 9, 2019. We have also identified the population of potentially affected individuals, each of whom is receiving this letter. To date, we are not aware of any evidence suggesting that there have been any attempts to misuse any of the potentially impacted information.

#### **What We Are Doing**

We take the privacy and security of your information very seriously. We want to assure you that we have taken steps to prevent a similar event from occurring again. Immediately upon discovering this incident, we took steps to secure the KLWM website, and implemented additional safeguards to improve our data security and prevent similar criminal activity in the future, including hiring computer forensic experts to help ensure the integrity of the KLWM website. We also contacted our payment card processing company and have been cooperating with their investigation.

#### **What You Can Do**

We refer you to the attached "Additional Important Information" about steps you can take to protect your information. We also recommend reviewing your recent credit card statements for fraudulent activity and notifying your card provider of any unauthorized charges.

We also encourage you to contact ID Experts for more information by calling 1-800-939-4170. MyIDCare experts are available Monday through Friday from 6 am - 6 pm Pacific Time. MyIDCare representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Again, at this time, we are not aware of any evidence indicating that your information has been misused.

**For More Information**

We thank you for your understanding and your support. If you have any additional concerns, please contact 1-800-939-4170.

Sincerely,

Kermit Lynch Wine Merchant

(Enclosure)

### **Additional Important Information**

**For residents of Michigan, Missouri, Virginia, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

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**For residents of Maryland, Missouri, North Carolina and Oregon:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://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 at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For residents of Maryland and North Carolina:**

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

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**Maryland Office of the  
Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

**North Carolina Office of the  
Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[www.ncdoj.com](http://www.ncdoj.com)

**Federal Trade Commission**  
Consumer Response Center  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

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**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The contact information for all three credit bureaus is below:

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. 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 need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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. As of September 21, 2018, it is free to place, lift, or remove a freeze. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348  
[www.freeze.equifax.com](http://www.freeze.equifax.com)  
800-525-6285

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
888-397-3742

**TransUnion (FVAD)**  
P.O. Box 2000  
Chester, PA 19022  
[freeze.transunion.com](http://freeze.transunion.com)  
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.