

2024-599

Baccarat

4145 SW Watson Avenue, Suite 400
Beaverton, OR 97005

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 12, 2024

NOTICE OF DATA SECURITY INCIDENT

Dear <<First Name>> <<Last Name>>:

I am writing on behalf of Baccarat SA and its subsidiaries (“Baccarat”) to notify you that we recently experienced a data security incident impacting your personal information. We are providing this notice to help you understand what happened and what we are doing in response. We are taking this matter very seriously and sincerely regret that it occurred.

What Happened? On September 22, 2023, Baccarat detected suspicious activity on its IT systems. We promptly launched an investigation and worked with third-party experts to identify individuals whose personal information may have been impacted. After engaging in this review, Baccarat determined that some of your personal information was involved.

What Information Was Involved? The impacted information varied by individual and may have included name, date of birth, phone number, physical address, email address, work-related evaluations, medical information, government-issued identification numbers, and for certain individuals, may also have included their Social Security number and financial account information.

What We Are Doing. Upon detecting suspicious activity on our IT systems, we promptly took steps to secure the systems and contain the incident. We also launched an investigation with the support of third-party cybersecurity experts. To reduce the risk of similar events happening in the future, Baccarat is working to further enhance its security controls. We also have arranged for you to obtain, at no cost to you, 24 months of credit monitoring services from IDX. Information regarding these services is included below.

What You Can Do. We encourage you to enroll in the free identity protection services by scanning the QR code or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is April 12, 2024. We also recommend that you remain vigilant by reviewing your account statements and monitoring your free credit reports for signs of suspicious activity. Please find additional information in Attachment 1 to this notice.

For More Information. If you have questions or concerns regarding this incident, please contact 1-800-939-4170 toll-free, Monday through Friday from 9:00am – 9:00pm Eastern Time (excluding holidays).

Sincerely,

Marsha Merola-Salmon

Director of Human Resources

Attachment 1: Additional Information

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at <https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>.

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

Fraud Alert Information

Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Whether or not you enroll in the credit monitoring product offered, you also have the right to place an initial fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and is placed on a consumer's credit file. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Fraud alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A fraud alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies. You may also contact any of the consumer reporting agencies or the FTC for more information regarding fraud alerts. The contact information for the three nationwide credit reporting agencies is:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian

P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
<https://www.experian.com/help/>

TransUnion

P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
<https://www.transunion.com/credit-help>

Free Credit Report Information

You have rights under the federal Fair Credit Reporting Act. These include, among others, the right to know what is in your credit file; the right to dispute incomplete or inaccurate information; and the right to ask for a credit score. We encourage you to review your rights pursuant to the FCRA by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf. Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police report. Get a copy

of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement for their investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself and prevent such activity. You can also contact the Massachusetts's Attorney General's Office at the contact information below.

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357)
www.ftc.gov/idtheft

Massachusetts Attorney General's Office

1 Ashburton Place
Boston, MA 02108-1698
(617) 727-2200
<https://www.mass.gov/orgs/office-of-the-attorney-general>

Security Freeze Information

You have the right to request a free security freeze (aka "credit freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a credit freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A credit freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. You may also contact any of the consumer reporting agencies or the FTC for more information regarding security freezes.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
<http://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
<https://www.transunion.com/credit-freeze>
1-888-909-8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.