

20481

WYNDHAM

VACATION OWNERSHIP*

May 20, 2021

[Individual's Name]
[Street Address]
[City], [State] [zip code]

Re: **Massachusetts Notice**

Dear [Individual]:

On behalf of Wyndham Vacation Ownership (WVO), we write to inform you of an incident that may have involved personal information about you. We deeply regret that this incident occurred and take seriously the security of personal information.

We recommend that you review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary credit monitoring service for 24 months through Experian.

To assist you, we have arranged for you to receive free credit monitoring to help you protect your identity and credit information. We are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by: July 31, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code: [code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by July 31, 2021. Be prepared to provide engagement number **B012567** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

In addition, you should remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at <http://www.ftc.gov/idtheft/>, or call the FTC at (877) IDTHEFT (438-4338).

You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below:

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.experian.com

TransUnion
(800) 916-8800
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.transunion.com

In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

Under Massachusetts law, you have the right to obtain a police report 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.

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, mortgages, employment, housing or other services.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies listed above.

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, the addresses where you have lived over the prior five years;
- (5) Proof of current address (e.g., a current utility bill or telephone bill);
- (6) A legible photocopy of a government issued identification card (e.g., state driver's license or ID card or military identification);
- (7) If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- (8) If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

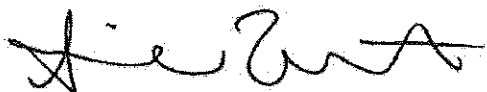
The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

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 three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three 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. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

Please know that we regret any inconvenience or concern this incident may cause you. Please call us at (866) 495-1993, Monday – Friday between 8:00 AM to 5:00 PM Eastern Standard Time if you have any questions or concerns.

Sincerely,



Annie Roberts,
SVP, Owner Services & Club Management