

23453

Costco Wholesale  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223



To Enroll, Please Call:  
1-800-939-4170  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address 1>> <<Address 2>>  
<<City>>, <<State>> <<Zip>>

November 5, 2021

Subject: Payment card ending in <<Last 4>>

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

You are receiving this letter because your payment card information may have been compromised. Please review the important information below.

We recently discovered a payment card skimming device at a Costco warehouse you recently visited. Our member records indicate that you swiped your payment card to make a purchase at the affected terminal during the time the device may have been operating.

If unauthorized parties were able to remove information from the device before it was discovered, they may have acquired the magnetic stripe of your payment card, including your name, card number, card expiration date, and CVV.

We recommend that you check your most recent bank and/or credit card statement, related to the card above, for charges not authorized by you. If you see anything suspicious, you should immediately notify your financial institution. Even if you do not see any suspicious charges, you may want to call them to discuss possible options for avoiding potential problems in case your payment card information was inappropriately accessed. Additional resources for protecting your personal information more generally can be found on the reverse page.

As an additional measure, we are offering you the option to enroll, at no cost to you, in identity theft protection services from IDX. IDX identity protection services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. If you would like to activate this coverage, please visit <https://app.idx.us/account-creation/protect> or call 1-800-939-4170 and use the Enrollment Code above. IDX representatives are available Monday through Friday from 6 am to 6 pm Pacific Time. Please note the deadline to enroll is February 5, 2022.

This incident was discovered as a result of regular pin pad inspections conducted by Costco personnel. We notified and continue to work with law enforcement to prosecute this criminal activity.

Costco vigorously guards its members' personal and financial information, and remains committed to protecting it against unauthorized disclosure. We regret that we have been involved in this incident, and sincerely hope it does not lessen your confidence in us. Please call 1-800-939-4170 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin Green", with a long horizontal line extending to the right.

Kevin Green  
Vice President, Midwest Region Operations  
630-581-6350

## Identity Theft Information

This incident did not affect your credit or involve information that can be used to obtain credit. However, the following resources can help you learn more about protecting yourself or recovering from identity theft.

You have the right to put a fraud alert or security freeze on your credit report. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three credit reporting agencies will place an alert on your file at all three of them. A security freeze restricts all creditor access to your account, but might also delay any requests you might make for new accounts. Credit reporting agencies cannot charge you to place a security freeze. You can obtain information regarding fraud alerts and security freezes by contacting the three credit reporting agencies.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

You will need to supply your name, address, date of birth, Social Security number, and other personal information. The agencies are not permitted to charge you for placing or lifting a freeze. Each credit reporting agency will confirm your request with a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

Suspected identity theft should be reported to law enforcement. Under Massachusetts law, 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.

You may also contact the Federal Trade Commission, which offers information about and responded to identity theft at [IdentityTheft.gov](http://IdentityTheft.gov). The FTC can be reached at:

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20850  
1-877-ID-THEFT (1-877-438-4338)