



P.O. Box 989728  
West Sacramento, CA 95798-9728

To Enroll, Please Call:  
(833) 325-1786  
Or Visit:  
<https://response.idx.us/concord>  
Enrollment Code: <<ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>  
<<ADDRESS1>>  
<<ADDRESS2>>  
<<CITY>>, <<STATE>> <<ZIP>>

February 2, 2022

Re: Notification of Data Security Incident

Dear <<FIRST NAME>> <<LAST NAME>>,

I am writing to inform you of a data security incident experienced by Concord Hospitality Enterprises Company, LLC (“Concord”), which may have involved your personal information, and, as a precaution, we are providing information about steps you can take to help protect your information. We take the privacy and security of your personal information very seriously and we sincerely regret any concern this incident may cause you.

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 have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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, credit, mortgages, employment, housing, or other services.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion Security Freeze  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.freeze.transunion.com](http://www.freeze.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The consumer reporting agencies then have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus 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 grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN 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 consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center  
600 Pennsylvania Ave., NW  
Washington D.C. 20590  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)  
877-IDTHEFT (438-4338)

Additionally, we are providing you with information about the steps that you can take to help protect your personal information and, as an added precaution, we are offering you complimentary credit monitoring for 24 months through IDX. The IDX services include: credit monitoring, identity monitoring; \$1 million in identity theft expense reimbursement insurance; and fraud prevention and resolution support.

**What Are We Doing?** As soon as we discovered this incident, we took the steps described above. We have also implemented additional safeguards to help ensure the security of our network to reduce the risk of a similar event occurring in the future.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 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.

**What You Can Do:** We encourage you to enroll in free identity protection services by calling (833) 325-1786 or going <https://response.idx.us/concord> 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 May 2, 2022.

Please call (833) 325-1786 or go to <https://response.idx.us/concord> for assistance or for any additional questions you may have.

**For More Information:** Further information about how to protect your information appears on the following page. If you have questions or need assistance, please call (833) 325-1786, Monday through Friday from 9 a.m. to 9 p.m. Eastern Time. Please have your Enrollment Code ready.

We regret any worry or inconvenience that this may cause you.

Sincerely,

*Brian Cornell*

Chief Information Officer  
Concord Hospitality Enterprises Company, LLC

## Steps You Can Take to Further Protect Your Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may 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 877-322-8228, or by 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 this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800

[www.transunion.com](http://www.transunion.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742

[www.experian.com](http://www.experian.com)

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285

[www.equifax.com](http://www.equifax.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert 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:** Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze 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 obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. 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.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC at **Federal Trade Commission**, 600 Pennsylvania Ave, NW, Washington, D.C. 20580, or online at [consumer.ftc.gov](http://consumer.ftc.gov) and [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), or to the Attorney General in your state. Residents of New York, Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

**New York Attorney**

**General**

Bureau of Internet and  
Technology Resources  
28 Liberty Street  
New York, NY 10005

[www.ag.ny.gov](http://www.ag.ny.gov)

1-212-416-8433

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202

[www.oag.state.md.us](http://www.oag.state.md.us)

410-528-8662

**North Carolina**

**Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699

[www.ncdoj.gov](http://www.ncdoj.gov)

1-877-566-7226

**Rhode Island**

**Attorney General**

150 South Main Street  
Providence, RI 02903

[www.riag.ri.gov](http://www.riag.ri.gov)

1-401-274-4400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).