31018





MPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear

One of our top priorities is the safety and security of our customers and Team Members, including protecting the personal data we maintain about them. While Rivers Casino Des Plaines utilizes robust security protocols, unfortunately, we recently discovered a data security incident. Upon learning of the incident, Rivers promptly took steps to contain the threat and secure our systems, avoiding any interruption to our operations or in the services we provide to our customers. Rivers also engaged third-party cybersecurity support to investigate the incident. Although we have no evidence of financial fraud or identity theft related to this data, in accordance with applicable law, we wanted to notify you of the incident and provide resources and steps that you may take to help protect your personal information, should you feel it appropriate to do so.

Our comprehensive investigation and review of the incident recently concluded on November 2, 2023 and determined that the impacted files contained your

As previously stated, we have no indication of financial fraud or identity theft related to this incident. However, out of an abundance of caution and to help protect you from potential misuse of your information, we are offering a **complimentary** two-year membership of Experian IdentityWorksSM Credit 3B. For more information on identity theft prevention and Experian IdentityWorksSM Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to help protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant against incidents of identity theft and fraud and review your financial account statements, explanation of benefits statements, and credit reports for fraudulent or irregular activity on a regular basis.

Rivers values the trust and loyalty of its customers and Team Members and we share in any frustration this incident may cause.

If you have any questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at the response line is available the response line is available to the response l

Sincerely,

Midwest Gaming & Entertainment, LLC d/b/a Rivers Casino Des Plaines 3000 S. River Road Des Plaines, IL 60018

- OTHER IMPORTANT INFORMATION -

1. <u>Enrolling in Complimentary Credit Monitoring.</u>

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1.	ENROLL by:	Your code will not work after this date.)
2.	. VISIT the Experian IdentityWorks website to enroll	
3.	PROVIDE the Activation 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 the second s

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

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

Activate your membership today at or call to register wit

to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

2. <u>Placing a Fraud Alert on Your Credit File.</u>

You may place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/ credit-report-services/credit-fraudalerts/ (800) 525-6285 *Experian* P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/ center.html (888) 397-3742 *TransUnion* Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/fraudalerts (800) 680-7289

3. <u>Placing a Security Freeze on Your Credit File</u>.

You may also place a "Security Freeze" on your credit file, at no charge. A security freeze prohibits, with certain exceptions, the consumer reporting agencies from releasing any information from your credit report without your written authorization. You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting agencies using the contact information below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/creditreport-services/credit-freeze/ (888) 298-0045

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 <u>http://experian.com/freeze</u> (888) 397-3742 TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/creditfreeze (888) 909-8872

In order to request a security freeze, you may 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. Complete address;
- 5. Prior addresses;
- 6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
- 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.

After receiving your freeze request, each credit reporting agency will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. <u>Obtaining a Free Credit Report.</u>

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting agencies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport. com**. Once you receive your credit reports, review them for discrepancies, such as accounts you did not open or inquiries from creditors that you did not authorize, and verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting agency.

5. <u>Additional Helpful Resources.</u>

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, such as to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report to provide to creditors should you need to contest fraudulent activity.

You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Massachusetts Residents: 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.