

Important Security Notification
Concerning a Data Breach Suffered by Sabre Hospitality Solutions
Affecting Reservations Made at La Torretta Lake Resort & Spa

This communication is to provide you with information pertaining to a data breach suffered by Sabre Hospitality Solutions, an independent and unaffiliated service provider to La Torretta Lake Resort & Spa (the "Hotel"), which involved unauthorized access to information associated with certain reservations made at the Hotel through Sabre's system.

Sabre is a company that helps book reservations for the Hotel through call centers, travel agencies, online reservation portals, and similar booking services. Sabre informed us that an unauthorized party gained access to Sabre's central reservations system. Specifically, Sabre's investigation determined that, between August 10, 2016 and March 9, 2017, the unauthorized party was able to view credit card summary pages for certain hotel reservations processed through Sabre's system. We first learned of this incident on July 14, 2017.

Please note that the data breach did not involve any systems maintained by the Hotel itself or any information you provided to us directly.

According to information provided to us by Sabre, the unauthorized party was able to access payment card information for the affected reservations, including: cardholder name; card number; card expiration date; and, for some reservations, card security code. The unauthorized party was also able, in some cases, to access certain customer information such as guest name, email, phone number, street address, and other contact information, if those items were included with the reservation. Sabre has assured us that sensitive information such as Social Security number or passport or driver's license number was not included in the affected data.

The Hotel is notifying you of this incident so that you may be on guard for any signs of unauthorized use of your information. You are urged to be vigilant for signs of fraudulent activity by reviewing your credit card account statements regularly and obtaining and reviewing your free credit report concerning your credit activity. There are instructions for obtaining your free credit report in the attached pages. If you suspect that fraudulent activity has occurred, you should report it to your local law enforcement agency, to your state's attorney general's office and/or to the U.S. Federal Trade Commission ("FTC") (contact information for the FTC is provided below).

Please note when these types of incidents occur, some criminals seek to fraudulently obtain the personal information of affected individuals by contacting the individuals to request such information, claiming to be the business that experienced the incident. We advise you NOT to respond to any requests for your sensitive personal information in relation to this incident. Neither the Hotel nor anyone legitimately contacting you on its behalf will ask you for other sensitive personal information with regard to this incident.

Guests who suspect unauthorized activity concerning the debit or credit card should report it to the issuer of the credit or debit card. The policies of the payment card brands such as Visa, MasterCard, American Express and Discover restrict them from requiring you to pay for fraudulent charges if they are timely reported.

We apologize for any inconvenience caused by this incident. If you have any questions regarding this incident or if you desire further information or assistance, visit <http://www.sabreconsumernotice.com/> or please feel free to contact us at 1-888-721-6305.

ADDITIONAL RESOURCES, CREDIT ALERTS AND FREEZES

Information about Identity Theft

Federal Trade Commission

The Federal Trade Commission provides helpful information about how to avoid identity theft.

- Visit: <http://www.ftc.gov/idtheft>
- Call (toll-free): 1-877-ID-THEFT (1-877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580
- It is recommended that you report suspected identity theft to law enforcement, including the Federal Trade Commission

Free Annual Credit Reports

You may obtain a free copy of your credit report once every 12 months.

- Visit: <http://www.annualcreditreport.com>
- Call (toll-free): 1-877-322-8228
- Write: Complete an Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the form at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>).

You also may purchase a copy of your credit report by contacting one of the three national credit reporting companies.

Equifax 1-800-525-6285 www.equifax.com P. O. Box 740241 Atlanta, GA 30374-0241	Experian 1-888-397-3742 www.experian.com P. O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19022
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Fraud Alerts: “Initial Alert” and “Extended Alert”

You can place two types of fraud alerts on your credit report to put your creditors on notice that you may be a victim of fraud: an “Initial Alert” and an “Extended Alert.” An Initial Alert stays on your credit report for 90 days. You may ask that an Initial Alert be placed on your credit report if you suspect you

have been, or are about to be, a victim of identity theft. An Extended Alert stays on your credit report for seven years. To obtain the Extended Alert, you must provide proof to the credit reporting company (usually in the form of a police report) that you actually have been a victim of identity theft. You have the right to obtain a police report regarding the data security incident. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three credit reporting companies provided above.

A potential drawback to activating a fraud alert would occur when you attempt to open a new account. You would need to be available at either your work phone number or home phone number in order to approve opening the new credit account. If you are not available at either of those numbers, the creditor may not open the account. In addition, it may take longer to obtain credit and in some cases merchants may be hesitant to open a new account.

Fraud alerts will not necessarily prevent someone else from opening an account in your name. A creditor is not required by law to contact you if you have a fraud alert in place. Fraud alerts can legally be ignored by creditors. If you suspect that you are or have already been a victim of identity theft, fraud alerts are only a small part of protecting your credit. You also need to pay close attention to your credit report to make sure that the only credit inquiries or new credit accounts in your file are yours.

You may contact all of the three major credit reporting agencies using the information below that they have published. Credit agencies will need to verify your identity which will require providing your Social Security number and other similar information.

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
<https://fraud.transunion.com>
1-800-680-7289

Equifax
P. O. Box 740241
Atlanta, GA 30374-0241
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
1-888-766-0008

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

Placing a fraud alert does not damage your credit or credit score. Additional information may be obtained from www.annualcreditreport.com.

If you are a resident of **Maryland**, you may contact the Maryland Attorney General's Office at 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

If you are a resident of **North Carolina**, you may contact the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, 1-919-716-6400 or toll free at 1-877-566-7226.

If you are a resident of **Rhode Island**, you may contact the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General, Consumer Protection Unit, 150 South Main Street, Providence, RI 02903, 401-274-4400, <http://www.riag.ri.gov>.

If you are a resident of **Iowa**, you may contact law enforcement or Iowa Office of the Attorney General: Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5164, www.iowaattorneygeneral.gov.

If you are a resident of **Oregon**, you may contact the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, 503-378-4400, <http://www.doj.state.or.us>.

If you are a resident of **New Mexico**, you have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

Credit or Security Freeze on Credit File

All consumers may also 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.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may interfere with or delay your ability to obtain credit. To place a security freeze on your credit report, contact the credit reporting agencies using the information below, and be prepared to provide the following (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well):

- (1) full name, with middle initial and any suffixes;
- (2) Social Security number;
- (3) date of birth;

- (4) current address and any previous addresses for the past two years; and
- (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles.

The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of between \$5.00 and \$20.00 to place, lift, and/or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. The addresses of consumer reporting agencies to which requests for a security freeze may be sent are:

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
<https://freeze.transunion.com>

Equifax
Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian
P. O. Box 9532
Allen, TX 75013
<https://www.experian.com/freeze/center.html>

The credit reporting agencies 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 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);
- the PIN or password provided to you when you placed the security freeze; and
- 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.