Morgan Lewis

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CONSUMER PROTECTION

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VIA FIRST CLASS MAIL

February 13, 2018

State of New Hampshire Office of the Attorney General 33 Capitol Street Concord, NH 03301

Attn: Security Breach Notification

Re: Notification of Potential Security Breach Involving 1 New Hampshire Resident

Dear Office of the Attorney General:

This Firm represents Bed Bath & Beyond Inc. ("Bed Bath & Beyond") in connection with a situation where one of our call center employees processing orders over the phone illegally compromised three of our customers' credit card information. We recently determined that this same employee processed orders for one New Hampshire resident over the phone between November 21, 2017 and December 8, 2017, although we do not know if those credit card numbers were compromised.

Upon learning of the incident, Bed Bath & Beyond conducted an internal investigation and determined this potential compromise was an isolated incident that occurred with one specific call center employee during this specific time period. The employee has since been removed from Bed Bath & Beyond and we are taking the necessary legal action. At this time, we have not received any additional reports of improper use of the affected individuals' personal information. Nonetheless, Bed Bath & Beyond is sending notification letters out to **139** individuals who had orders processed by this employee over the phone between November 21, 2017 and December 8, 2017. In addition, Bed Bath & Beyond is offering a one-year subscription to Experian's identity theft and credit monitoring services.

Further information about what Bed Bath & Beyond has done and what we are recommending to the individuals in question can be found in the enclosed notification letter that Bed Bath & Beyond will send to <u>1</u> New Hampshire resident. If you have any questions, please feel free to contact me.

Regards,

Thepry T. Pulls / KMH Gregory T. Parks

Enclosures

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Corporate Office 650 Liberty Avenue Union, NJ 07083 908-688-0888

Via U.S. Mail

February 12, 2018

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Re:

Credit Card Information Potentially Compromised

Dear Bed Bath & Beyond Customer:

What Happened

It came to our attention that one of our call center employees processing orders over the phone illegally compromised three of our customers' credit card information. We recently determined that this same employee processed a phone order for you between November 21, 2017 and December 8, 2017, although we do not know if your credit card information was also compromised. We sincerely apologize for any inconvenience or concern this may cause.

We have conducted an internal investigation and determined this potential compromise was an isolated incident that occurred with one specific call center employee during this specific time period. The employee has since been removed from Bed Bath & Beyond and we are taking the necessary legal action. We take the confidentiality of our customers' financial information very seriously and we want to ensure our customers are informed in order to detect and prevent potential unauthorized charges on their cards.

What Information Was Involved

You are receiving this letter because your credit card/debit card information may have been compromised. We have no way of knowing whether your credit card/debit card information has actually been taken, misused, or will be misused in the future.

What We Are Doing

This incident has been reported to law enforcement, and they are investigating the matter. We will be notifying the banks that process payment cards for us, and we understand that they will be notifying the bank that issued you your card. However, as a cautionary measure, you should also notify your card's issuing bank so that they can either reissue your card or take other precautionary measures to protect your account.

We sincerely apologize for any inconvenience or concern this has caused you and we want you to be assured that we are taking steps to prevent a similar occurrence. We understand the importance of the situation and we stand ready and willing to help you. We are offering one (1) free year of credit monitoring services to our customers who have received this letter. You may redeem this offer until August 31, 2018. For details regarding these credit monitoring services please contact us at 1-866-223-8436 between the hours of 9 am until 9 pm (EST).

What You Can Do

If you believe there is an unauthorized charge on your card, please contact your bank to have it removed. Additionally, we recommend you vigilantly check your account statements and monitor the free credit reports that are available to you for incidents of fraud or identity theft. For general information on protecting your privacy and preventing unauthorized use of your personal information, you may visit the U.S. Federal Trade Commission's Web site, http://ftc.gov or contact your state office of consumer affairs or attorney general. You can also see the attached "Reference Guide" for more information relevant to your state.

For More Information

If you have any questions or concerns about this matter please contact us at 1-866-223-8436 between the hours of 9 am until 9 pm (EST) Monday through Friday.

Sincerely,

Hank Reinhart

Vice President, Customer Service

Protection from Identity Theft

For residents of California, Illinois, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, and Virginia:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

Equifax P.O. Box 740241 Atlanta, GA 30348 1-800-685-1111

www.equifax.com

Experian P.O. Box 2104 Allen, TX 75013 1-888-397-3742 www.experian.com TransUnion
P.O. Box 6790
Fullerton, CA 92834-6790
1-877-322-8228
www.transunion.com

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland or North Carolina resident, you may also be able to obtain this information from your state's Attorney General.

MD Attorney General's Office Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us

NC Attorney General's Office Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 http://www.ncdoj.gov/ Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and Rhode Island:

State laws require us to inform you of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. 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 delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (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 five 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 up to \$5.00 to place a freeze or lift 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.

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 www.equifax.com Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com TransUnion (FVAD)
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

For Residents of Rhode Island: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at:

Rhode Island Office of the Attorney General 150 South Main Street Providence, RI 02903 (401) 274-4400, <u>www.riag.ri.gov</u>