

September 3, 2009

US Mail

Michael Delaney, Esq. Attorney General New Hampshire Department of Justice 33 Capitol Street Concord, NH 03301

Dear Mr. Delaney:

We recently became aware that certain information submitted to Hilton Grand Vacations as part of credit applications or Vacation Introduction Program purchases may have been viewed by an unauthorized person. Although we do not know for certain, it is possible that name, social security number, and date of birth may have been viewed and possibly compromised. It appears that unauthorized access to this information could have begun as early as February 2009.

In response to the breach, we initiated an investigation and are working with local law enforcement in Florida. In addition, Hilton Grand Vacations is seeking to notify affected individuals by sending the attached letters. Through our internal investigation following the incident, we have determined that the breach may have affected the personal information of as many as 2,304 individuals, 7 of which reside in New Hampshire. We expect our mailing to be complete by September 8, 2009.

Please do not hesitate to contact me at if you have any questions.

Sincerely,

Kelly Lodde

Sr. Counsel & Vice President

Attachments

Official Sponsor of the U.S. Olympic Team



Name	
Address	
City, State,	
Zip Code	
•	Code:
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Dear	

We recently became aware that certain information you submitted to Hilton Grand Vacations as part of your credit application may have been viewed by an unauthorized person. Although we do not know for certain, it is possible that your name, social security number and date of birth may have been viewed and possibly compromised. As a precaution we are notifying you so that you can take action to protect yourself should someone misuse personal information about you. We have initiated an investigation and notified law enforcement

What you can do

You can take simple steps to protect yourself against identity theft or other fraudulent misuse of information about you. Remain vigilant and promptly report incidents of suspected identity theft or fraud to local law enforcement, your financial institution, and one of the three nationwide consumer reporting agencies listed below. In addition watch for any unusual activity on financial accounts or suspicious items on your bills. You may also wish to do the following:

- Obtain your Credit Report. Obtain copies of your credit reports to ensure the accuracy of the report information.
 Under federal law, you are entitled to one free copy every twelve months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling 1-877-FACTACT (1-877-322-8228).
- Enroll in Credit Monitoring. To assist in detecting possible misuse of your personal information, we have made arrangements with Equifax Personal Solutions to provide credit monitoring at no cost to you for a period of twelve months. This one year membership is through Equifax's "Equifax Credit WatchTM Gold with 3-in-1 Monitoring" identity theft protection product which includes an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies as well as comprehensive credit file monitoring, wireless and customizable wireless alerts, live customer service and up to \$1 million in identity theft insurance.

To enroll in this service, please go to: www.myservices.equifax.com/tri and complete the enrollment application before December 1, 2009.

- 1. <u>Consumer Information</u>: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
- 2. <u>Identity Verification</u>: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
- 3. <u>Payment Information</u>: During the "check out" process, enter the code, provided at the top of your letter, in the "Enter Promotion Code" box. After entering your code press the "Apply Code" button and then the

- "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
- 4. Order Confirmation: Click "View My Product" to access your 3-in-1 Credit Report and other product features.

If you do not have access to the internet or prefer to enroll in the monitoring service by mail or phone, please contact Equifax personal services at 1-866-937-8432 for more information.

• Place a Fraud Alert. Contact the fraud departments of the three major credit reporting companies to discuss your options, including the possibility of placing a "fraud alert" on your file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. However, it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting companies. As soon as that company processes your fraud alert, it will notify the other two credit reporting companies which then must also place fraud alerts in your file.

The three major credit reporting companies are:

Equifax Experian TransUnionCorp

877-478-7625 888-397-3742 800-680-7289

www.equifax.com www.experian.com www.transunion.com

To learn more and to report incidents of identity theft, you can go to http://www.ftc.gov/credit, or call the FTC's Identity Theft Hotline at 1-877-IDTHEFT (1-877-438-4338).

If there is anything that Hilton Grand Vacations can do to assist you, or if you have any questions or concerns please call us at 888-828-2736.

Sincerely,

Kim Kreiger

Senior Vice President, Club and Resorts