

As note in the order and Person
1 Systems for 07054
Aray peaks for 07054
Aray 53,6600 (21)
973-75,77179 (as)

December 23, 2008

The Honorable Kelly A. Ayotte, Attorney General Office of the Attorney General 33 Capitol Street Concord. NH 03301

Dear Attorney General Ayotte:

As you may recall, on October 9, 2008, Wyndham Hotel Group provided notice to you of a data security incident which involved our Data Center in Phoenix, Arizona, and certain impacted Wyndham hotels. Our investigation is now substantially complete. In connection with the investigation, we determined that notification to consumers in the state of New Hampshire is appropriate, as Track 2 credit card data may also have been compromised in the attack. However, due to the nature of the breach, the names and addresses of the consumers were not readily available. Consequently, Wyndham contracted with a third party, Equifax, to provide a matching service for all current credit card numbers which we believe may have been compromised. Following that matching process, notification to those affected consumers whose names and credit card numbers were matched was commenced.

Accordingly, pursuant to H.B. 1660, we write to provide you with a copy of the template consumer notice delivered to consumers within the state of New Hampshire. While the notification process commenced on December 15, 2008, our matching is not complete so we expect additional notices to be delivered throughout the rest of the month and early 2009.

If you have any questions regarding the foregoing, do not hesitate to contact me.

Respectfully.

KIRSTEN HOTCHKISS Senior Vice President – Legal and Assistant Secretary Wyndham Hotels and Resorts, LLC

٠ :

Enclosure

December 2008



AUTO\*\*3-DIGIT XXX John Doe Sample, Inc. 1234 American Way Suite 123 Any Town, US 12345-6789

Promotion Code: 12345-1234567890

Dear John Doe,

We are writing to inform you of a data security incident involving your personal information. Wyndham Hotels and Resorts ("Wyndham") is coordinating the response to this incident on behalf of Wyndham's managed and franchised hotels. The incident discussed in this letter occurred only at certain Wyndham branded hotels.

As a result of unauthorized access to Wyndham systems, Wyndham has determined that your credit or debit card number, expiration date and possibly your name were compromised. Wyndham has taken numerous steps to protect your information since the discovery of this incident. In addition to terminating the unauthorized access, we revalidated our information security infrastructure to confirm that we maintain industry standard protections for customer data. In addition, we promptly notified law enforcement and each of the major payment card networks (American Express, Visa, MasterCard, and Discover). We also provided each of the payment card companies with the actual credit and debit card numbers that had been involved in the incident so that the payment card companies could take such action as they deemed appropriate to monitor the cards. We also notified the affected managed and franchised hotels so that they could take the appropriate action to ensure that their systems are properly investigated and secured.

Even though we have taken this action to protect your information, we nevertheless recommend that you remain vigilant with respect to reviewing your account statements and credit reports. 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 fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

The Federal Trade Commission also provides helpful information about how to avoid identity theft. Please visit <u>http://www.ftc.gov/idtheft</u> or call 1-877-ID-THEFT (877-438-4338).

You may obtain a free copy of your credit report from each of the 3 major credit reporting companies once every 12 months by visiting <u>http://www.annualcreditreport.com</u>, 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 30348-5281. You can print a copy of the request form at <u>http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm</u>. You also may purchase a copy of your credit report by contacting one of the three national credit reporting companies shown here.

Equifax		Experian 888) 397-3742		TransUnion (800) 916-8800
(800) 685-1111 www.eguifax.com		ww.experian.com		www.transunion.com
P. O. Box 740241		P. O. Box 9532		P. O. Box 6790
Atlanta, GA 30374-0241	<u> </u>	Allen, TX 75013		Fullerton, CA 92834-6790
*	*	*	*	* *

Each of these companies offers services involving credit monitoring, and, depending upon state law, identity theft insurance. The prices of these services range from a low of \$6.95 per month for weekly alerts to a high of \$39.95 per month for daily alerts. However, to assist you in protecting your credit, Wyndham is offering to you, at no cost, for one year, Equifax Credit Watch<sup>™</sup> 3-in-1 Alerts product. To take advantage of this product offer, you must enroll within 90 days from receipt of this letter. This product provides:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies
- \$20,000 in identity theft protection with \$0 deductible, at no cost to you\*
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to you assist in initiating an investigation of inaccurate information

<sup>\*</sup> Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on Equifax's underwriting qualifications and state regulations.

## How to Enroll

To sign up online for **online delivery** go to <u>www.myservices.equifax.com/3in1alerts</u>. All consumer information, identity verification, and payment information you enter on the following pages will be kept in a secured environment.

- 1. <u>Consumer Information</u>: Complete the form with your contact information (name, address and e-mail address) and click "Continue" button.
- 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>: The promotion code provided at the top of the first page of this letter constitutes payment for the service. During the "check out" process, enter the promotion code in the "Enter Promotion Code" box (**include the dash with no spaces**). After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page.

\*

4. Order Confirmation: - Click "View My Product" to access the product features.

In addition, you may consider placing a fraud alert, which will add a statement to your credit report. This statement alerts creditors to possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. There are two types of fraud alerts that you can place 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. In order 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 can place a fraud alert on your credit report by calling the toll-free number of any of the three credit reporting services provided above. Additional information may be obtained from <u>www.annualcreditreport.com</u>.

In some U.S. states, you have the right to put a credit freeze (also known as a security freeze) on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. *Therefore, using a credit freeze may interfere with or delay your ability to obtain credit.* Since the instructions for how to establish a credit freeze differ from state to state, please contact one of the three major reporting companies at the numbers above to find out more information. There may be fees for placing, lifting, and/or removing a credit freeze, which generally range from \$5-20 per action. Unlike a

fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

\* \* \* \* \* \*

Please note that in the aftermath of security breaches, some criminals seek to fraudulently obtain personal information of affected individuals by claiming to be the business experiencing the breach. We wish to advise you that you should **NOT** respond to any requests from entities requesting your sensitive personal information in relation to this breach. Wyndham will <u>NOT</u> ask you for your Social Security number or other sensitive personal information with regard to this incident, other than as may be necessary to respond to questions from you about how the incident may have impacted you. If you receive any written request or electronic request via e-mail purporting to be from Wyndham and it looks suspicious, please call us for assistance at the number provided below.

In addition, for a limited time, we are offering a Preferred Customer Rate discount program for our customers who may have been impacted by this incident. You will receive a 20% discount on the room rate for any hotel stays with a Wyndham brand hotel when you make your reservations on or before March 31, 2009. To take advantage of this offer via telephone, you may call 1-800-WYNDHAM and ask for the PREFERRED GUEST RATE or ask for the rate for Corporate ID 43783670. To take advantage of the discount online, please visit <u>www.wyndham.com</u>, and select the property at which you want to stay. At that point, you should enter your travel details, click on <u>Search using Corporate</u>, <u>Promo and Group codes</u>, enter Corporate ID 43783670 and then search for rates.

Wyndham deeply regrets that this incident has occurred. Therefore, we have established the following toll-free number to handle your inquiries about the actions you can take to protect yourself. Should you have any questions, please call 1-888-355-2327, between 7AM and 10PM Central Standard Time, 7 days a week.

Sincerely,

Kirsten Hotchkiss Senior Vice President Wyndham Hotels and Resorts, LLC