



Eagle Ridge
RESORT & SPA

May 20, 2011

Attorney General Michael A. Delaney
Office of the Attorney General
33 Capital Street
Concord, NH 03301

Dear Attorney General Delaney,

I am writing to you on behalf of Eagle Ridge Resort & Spa ("Eagle Ridge") to notify your office that Eagle Ridge recently became aware of a criminal intrusion into the portion of its network that processes payment card transactions.

Eagle Ridge was recently notified by some customers of a suspicious pattern of fraudulent activity involving card numbers that had been in used at Eagle Ridge. Eagle Ridge took immediate steps to investigate the matter, secure the affected part of its network, discontinued swiping payment cards and believes that the intrusion has been contained. Eagle Ridge is continuing to investigate the extent of any possible compromise of customer information and is cooperating in law enforcement efforts to investigate the crime.

At this time, it is believed that an unauthorized person may have obtained the following Track 2 magnetic stripe data information related to approximately five (5) residents in your state: credit or debit account number and expiration date. Eagle Ridge currently has no reason to believe that customers' personal information, such as names, addresses, social security numbers, or other personally identifiable information, was acquired by the intruder. However, because Eagle Ridge does not collect or maintain the personal information of all customers who make on-site purchases with payment cards, it is possible that additional unknown residents were affected.

To the extent Eagle Ridge has the contact information of any affected individuals, Eagle Ridge is sending the enclosed notification letter, by mail, to such individuals on Monday, May 23. In addition, because Eagle Ridge does not collect or maintain personal information of all customer who make on-site purchases with payment cards, it will also provide a copy of the attached notice to statewide media and post the notice on its website. The notice will be accessible via a conspicuous link on the Eagle Ridge home page, at www.eagleridge.com. As you will see from the notice, we have established a toll-free telephone number for residents to call with questions.

Eagle Ridge also intends to continue its ongoing efforts to enhance its data security policies and procedures in light of this incident to help minimize the risk and potential effects of such incidents in the future.

Sincerely,

Ikhlas Ahmed
General Manager
Eagle Ridge Resort & Spa

May 23, 2011

Dear Customer:

Eagle Ridge Resort & Spa recently became aware of a criminal intrusion into a portion of our network that may have compromised certain personal information. Immediately upon learning of the intrusion, we promptly took steps to investigate the matter, secure the affected part of the network, discontinued swiping payment cards and we now believe that the intrusion has been contained.

We are cooperating with law enforcement efforts to investigate the crime. We have also notified the major card brands of the intrusion and are cooperating in their investigation of the intrusion.

The extent of the intrusion is not known at this time. We are continuing to investigate the intrusion in an effort to determine the extent of any possible compromise of customer information. It is possible that the credit or debit card number, expiration date and other information contained on the magnetic stripe of some payment cards used at our resort may have been acquired without authorization during the intrusion. We currently have no reason to believe that personal information, such as names, addresses or Social Security numbers, was acquired by the intruder.

We recommend that customers review their card statements and other account information carefully and immediately notify their card issuer if they suspect fraudulent use. Because we have no reason to believe customers' personal information was compromised, we do not believe that identify theft is likely as a consequence of the intrusion. Nonetheless, we are providing the Reference Guide below, which details some steps you can take to protect your personal information. For more information or if you have any questions, our Customer Information Center can be reached from 8:00 a.m. – 5:00 p.m., Eastern Time, Monday through Friday by calling 1-888-414-8023. When prompted, please enter the following ten digit reference number: [REDACTED] You can also write to us at Eagle Ridge Resort & Spa, Attn. Administration Office, 444 Eagle Ridge Drive, P.O. Box 777, Galena, Illinois 61036.

We sincerely regret any inconvenience this attack on our network may cause you.

Sincerely,

Ikhlas Ahmed
General Manager
Eagle Ridge Resort & Spa

Reference Guide

To protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, to monitor your credit reports and to consider these additional steps:

Security Freeze. Some state laws allow you to place a security freeze on your credit reports. This would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, 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, credit, mortgages, employment, housing or other services. The specific costs and procedures for placing a security freeze vary by state law, but this reference guide provides general information. You can find additional information at the websites of any of the three credit reporting agencies listed below.

If you believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it will not charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you up to \$5.00 (and in some cases, up to \$20.00) each time you place, temporarily lift, or permanently remove a security freeze.

Requirements vary by state, but generally to place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies noted below, which must include the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; (7) A copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning identity theft and (8) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash though the mail.

Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348 877-478-7625 www.equifax.com	Experian Security Freeze P.O. Box 9554 Allen, Texas 75013 888-397-3742 www.experian.com	TransUnion Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 www.transunion.com
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Free Credit Reports. To order a free copy of your credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the “inquiries” section for names of creditors from whom you haven’t requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the “personal information” section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

Fraud Alerts. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert alerts you of an attempt by an unauthorized person to open a new credit account in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a free fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus. You can also place a fraud alert on your credit report online at the websites listed below for Equifax and Experian and via email for TransUnion at fvad@transunion.com.

<p>Equifax P.O. Box 105069 Atlanta, Georgia 30348-5069 800-525-6285 www.fraudalerts.equifax.com</p>	<p>Experian P.O. Box 1017 Allen, Texas 75013 888-397-3742 www.experian.com</p>	<p>TransUnion Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 www.transunion.com</p>
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Police Report. If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

Consulting the FTC. In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

For North Carolina Residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
877-566-7226 (toll-free in North Carolina)
919-716-6400
www.ncdoj.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You can contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
888-743-0023 (toll-free in Maryland)
410-576-6300
www.oag.state.md.us