

January 31, 2011

Via Federal Express

Attorney General Michael A. Delaney
Office of the Attorney General
Consumer Protection And Antitrust Bureau
33 Capital Street
Concord, New Hampshire 03301

Re: Notification of Loss of Personal Information

Dear Attorney General Delaney:

On December 27, 2010, Marriott Ownership Resorts, Inc. d/b/a Marriott Vacation Club International ("MVCI") was informed by a payment processing bank it utilizes to process annual maintenance fee payments associated with timeshare interests owned by consumers in your state, that certain documents containing certain personally identifiable information was lost.

The documents were maintenance fee payment slips mailed by timeshare owners to the payment processing bank. The payment slips contained the owner's name, address, full credit card number and credit card expiration date. MVCI was informed by the payment processing bank that the payment slips were lost during shipment to MVCI via a major overnight shipping company. More specifically, MVCI was informed that a box containing processed payment slips was damaged while in transit to MVCI, and some of the payment slips in the box were lost. To date, the lost payment slips have not been recovered.

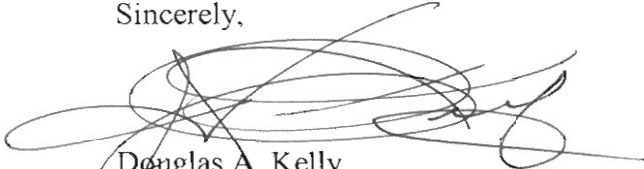
We have no reason to believe that this loss was the result of theft or an intentional act. Furthermore, we have not received any evidence that the information involved in this incident has been misused. As a precautionary measure, we are notifying all affected individuals. We have also notified the credit card companies of the individuals involved. Additionally, we have set up a call center to answer the questions of affected individuals. There are four (4) New Hampshire residents potentially affected by this incident.

Notification is being sent to those affected residents in the form attached hereto on or about Wednesday, February 2, 2011.

MVCI has in place administrative and technical policies and procedures consistent with safeguarding personal information. As soon as MVCI learned of the loss, it started a review of its policies and procedures concerning the shipment of processed payment slips from the processing bank. MVCI will continue to take the necessary and appropriate steps to further ensure that all vendors secure personal information in order to help avoid any future incidents.

If you should have any questions or concerns regarding this notification, please contact me at . Thank you for your attention to this matter.

Sincerely,



Douglas A. Kelly
Vice President & Senior Counsel

DAK:jvs

Enclosure

Date

[Name]
[address]
[city, state]

Important Security and Protection Notification
Please read this entire letter.

Dear [Enter Name],

Marriott Vacation Club takes the security and privacy of personal information very serious and as such we employ various security tools to protect our information and identify suspicious activity.

We learned in December 2010 that a shipment of documents from our payment processing bank to our corporate offices was damaged by the shipping company, resulting in the loss of some of the contents of the shipment. We have determined that one of the items lost was your 2011 maintenance fee payment slip containing your credit card number ending in _____. The loss did not impact your maintenance fee payment, as your payment was processed prior to the shipment being damaged.

As of this date, we have received no indication that your information has been or will be misused, however, we are alerting you of the possibility that the lost information could be found by someone who may attempt to use your information to commit identity theft. Please monitor your credit card statements for any suspicious activity and immediately report any suspicious activity to your credit card company.

We have worked with the shipping company and payment processing bank to ensure that this type of loss cannot occur again, and we are committed to taking all available legal action against any individual if it is determined that the loss was the result of theft and not an accident.

We regret this incident occurred and regret any inconvenience it may cause you. If you have any questions regarding this matter, please contact us at 800-952-8145, Monday through Friday 8:30 a.m. to 5:30 p.m. Eastern Standard Time.

Sincerely,

Keith Kocarek

Addendum for MARYLAND Residents:

Under Maryland and federal law, you are entitled to two FREE credit reports from each of the Credit Reporting Agencies each year. Go to www.annualcreditreport.com or call 1-877-322-8228 to access your report through the federal Fair Credit Reporting Act. You must contact each of the three Credit Reporting Agencies individually to access your credit report under Maryland law. The contact information for these Agencies is contained in the attached letter.

For more information on identity theft please contact either the Federal Trade Commission at the contact information in the attached letter, or Maryland's Office of the Attorney General, Address: 200 Saint Paul St #1700, Baltimore, MD 21202; Telephone: (410) 576-6360.

Addendum for NORTH CAROLINA Residents:

For more information on identity theft please contact either the Federal Trade Commission at the contact information in the attached letter, or North Carolina's Attorney General's Office, Address: 9001 Mail Service Center, Raleigh, NC 27699-9001; Telephone: (919) 716-6400; Fax: (919) 716-6750; website: www.ncdoj.com/.

Addendum for VERMONT Residents:

You may place a "security freeze" on your credit report if you are the victim of identity theft. A security freeze allows consumers to stop the use of their credit report to open new accounts unless the consumer gives the business specific authority to review the credit report. For more information, please visit the following website: <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>

Addendum for WEST VIRGINIA Residents:

West Virginia residents may place a security freeze on their credit report by requesting one in writing by certified or overnight mail to any credit reporting agency. A security freeze prohibits, with certain exceptions, the credit reporting agency from releasing any information contained within a consumer's credit report without the express authorization of the consumer. If a consumer later wants to open a new credit account, he can lift the security freeze for a temporary period of time. If the consumer is a victim of identity theft, there is no charge to place or lift the freeze. For all others, the credit reporting agency can charge up to \$5.00 for each time a freeze is placed or removed.

IDENTITY THEFT RESOURCES FACT SHEET

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 (877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, H-130, Washington, DC 20580.

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.ftc.gov/bcp/menus/consumer/credit/rights.shtm>).

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

Equifax (800) 525-6285 www.equifax.com P. O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 www.experian.com P. O. Box 9532 Allen, TX 75013	TransUnion Fraud Victim Assistance Division (800) 680-7289 www.transunion.com P. O. Box 6790 Fullerton, CA 92834-6790
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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. Additional information may be obtained from www.annualcreditreport.com.

Credit or Security Freeze on Credit File

In some U.S. states, you have the right to put a credit freeze (also known as a security freeze) on your credit file. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

Credit or Security Freeze on Credit File (Continued)

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, send a request by mail to

a consumer reporting agency at the address below that includes 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:

- Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348
- Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- TransUnion Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

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.