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September 12, 2014

The Honorable Joseph Foster  
Office of the New Hampshire Attorney General  
Attn: Security Breach Notification  
33 Capitol Street  
Concord, NH 03301

Re: Bartell Hotels Privacy Event

Dear Sir or Madam:

We represent Bartell Hotels, 4875 N Harbor Drive, San Diego, CA 92106, and are writing to notify you of a data event that may affect the security of personal information of eighteen (18) New Hampshire residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Bartell Hotels does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

### **Nature of the Data Security Event**

Bartell Hotels owns seven hotels that operate in the San Diego area. On May 16, 2014, Bartell Hotels received a call from a guest who had experienced compromise of their credit card information. Bartell Hotels immediately launched an investigation into this incident. On May 30, 2014 the United States Secret Service alerted Bartell Hotels of this incident and began its own investigation into the matter. Bartell Hotels' team, including third-party forensics experts, has been working continuously to understand the nature and scope of the incident. This investigation is ongoing. On August 14, 2014, Bartell Hotels was able to confirm that the security compromise has been contained, and that Bartell Hotels has been processing credit and debit card data securely since May 13, 2014.

Bartell Hotels has reason to believe that the intruder may have stolen some data from certain credit and debit cards that were used between February 16, 2014, and May 13, 2014 at five Bartell Hotels locations: Best Western Plus Island Palms Hotel & Marina, The Dana on Mission Bay, Humphreys Half Moon Inn, Pacific Terrace Hotel, and Days Hotel San Diego. The potentially stolen credit and

debit card data includes the card number, name, and address of the cardholder. However, Bartell Hotels has not determined that any *specific* cardholder's credit or debit card data was stolen by the intruder. Bartell Hotels has received complaints from guests regarding compromise of their credit card information.

### **Notice to New Hampshire Residents**

On August 29, 2014 Bartell Hotels first notified the public that its security had been compromised. This notice was distributed by a statement posted on Bartell Hotels' dedicated website [www.bartellhotels.com/security](http://www.bartellhotels.com/security). A copy of this statement is attached as Exhibit A. While Bartell Hotels has reason to believe that the intruder stole some data from certain credit and debit cards that were used during specified time frames at five Bartell Hotels locations, Bartell Hotels has not determined which specific cardholder's credit and debit card data may have been stolen by the intruder. Further, Bartell Hotels does not have sufficient contact information for many guests who may potentially be affected by this incident. Bartell Hotels therefore notified potentially affected guests by providing notice of this incident to/in major statewide media on September 8, 2014, in substantially the same form as the statement attached here as Exhibit B.

For certain individuals, Bartell Hotels did have names and addresses and provided individual notification. The eighteen (18) New Hampshire residents for whom Bartell Hotels had contact information received written notice of this incident on or about September 12, 2014, in substantially the same form as the letter attached here as Exhibit C.

### **Other Steps Taken and To Be Taken**

Bartell Hotels takes this matter, and the security of the personal information in its care, seriously and has taken measures to ensure that this type of exposure does not occur again. Upon discovery of this incident, Bartell Hotels hired a PCI forensic investigator (PFI) and a third party forensic investigator to investigate this incident. Bartell Hotels has also replaced affected servers with new hardware. Bartell Hotels continues to monitor its credit and debit card processing environment for any signs of unauthorized access.

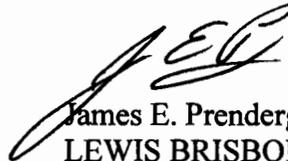
In addition to providing notice of this incident to potentially affected guests as described above, each affected guest is being offered 12 months of access to identity monitoring and identity restoration services at no cost to the guest. Bartell Hotels is providing each individual with information on how to protect against identity theft and fraud in its press release and on its dedicated website. Bartell Hotels has notified the major card brands and the United States Secret Service about this incident. Further, Bartell Hotels is providing written notice of this incident to the other state regulators and consumer reporting agencies where required.

The Honorable Joseph Foster  
September 12, 2014  
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**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact me at 215-977-4058.

Very truly yours,



James E. Prendergast of  
LEWIS BRISBOIS BISGAARD & SMITH LLP

JEP  
Encls.  
cc: Richard Bartell

# EXHIBIT A

## **BARTELL HOTELS PROVIDES PUBLIC NOTICE OF DATA SECURITY INCIDENT**

### **Hotel Guests are Encouraged to Review Payment Card Statements**

Contact: Kate Mellinger (215) 977-4070

SAN DIEGO, CA – September 8, 2014 – Bartell Hotels, owner of premier family hotels in the San Diego area, today confirmed a data security incident which may involve certain credit and debit card data, including individuals' names, payment card numbers and card expiration dates. Bartell Hotels is encouraging individuals who visited five of its hotels and used payment cards for lodging, food and beverage, or retail transactions between February 16, 2014 and May 13, 2014, to review their payment card statements for signs of unusual activity. The issue has been remediated, and Bartell Hotels has been processing payment cards securely since May 13, 2014.

“We sincerely apologize for any concern this incident may cause our customers,” said Bartell Hotels' CEO Richard Bartell. “Our brand is built on the foundation of transparency with our customers and we assure you the root of this problem has been addressed and remediated so you may continue to vacation in San Diego with confidence at one of our Bartell Hotels' locations.”

Upon discovering a potential compromise, Bartell Hotels immediately began an investigation to confirm the nature of the unauthorized access to its system and to identify what information may have been exposed, and to quickly remediate the compromise. Independent data forensic experts were engaged to assist with the investigation.

While still ongoing, the investigation has determined that the security of payment card processing systems used at five Bartell Hotels was compromised by a third-party intruder. The five hotels involved are: Best Western Plus Island Palms Hotel & Marina; The Dana on Mission Bay; Humphreys Half Moon Inn & Suites; Pacific Terrace Hotel; and the Days Hotel – Hotel Circle. Bartell Hotels takes the security of its customers' personal information very seriously, and has begun the process of providing notification to the 43,000 to 55,000 customers who potentially may have been affected. The forensic evidence indicates that the compromise was limited to payment card data and that no other personally identifiable information was exposed. Law enforcement and the credit card brands have been notified of this incident.

Bartell Hotels is providing a toll-free information line to address customer questions and concerns, and has engaged AllClear ID to provide identity monitoring and identity protection services to affected individuals. Customers can call toll free, 877- 437-4010, Monday through Saturday, 8:00 a.m. to 8:00 p.m. U.S. Central Time.

Bartell Hotels is taking steps to protect your payment card information. You are automatically protected with AllClear Secure for the next 12 months – there is no action required on your part to receive this service. If a problem arises, simply call 1-877-437-4010 and a dedicated investigator will assist you in restoring your identity to its accurate state.

For additional protection, you may also enroll in AllClear PLUS at any time during your coverage period. AllClear PLUS includes identity theft monitoring and a \$1 million identity theft insurance policy. To use the PLUS service, you will need to provide your personal information to AllClear ID. You can visit [bartellhotels.allclearid.com](http://bartellhotels.allclearid.com) to gain access to your redemption code. Please note that additional steps may be required by you in order to activate your phone alerts.

Bartell Hotels encourages its guests to remain vigilant and seek to protect against possible misuse of credit cards, identity theft or other financial loss by reviewing account statements for any unusual activity, notifying their credit card companies, and monitoring their credit reports. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, visit <http://www.annualcreditreport.com/> or call, toll-free, (877) 322-8228.

At no charge, Bartell Hotels guests can also have these credit bureaus place a "fraud alert" on their files that alerts creditors to take additional steps to verify their identity prior to granting credit in their names. Please note, however, that because it tells creditors to follow certain procedures to protect the individual's credit, it may also delay the ability to obtain credit while the agency verifies the individual's identity. As soon as one credit bureau confirms an individual's fraud alert, the others are notified to place fraud alerts on that individual's file. Any individual wishing to place a fraud alert, or who has questions regarding their credit report, can contact any one of the following agencies: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, 800-525-6285, [www.equifax.com](http://www.equifax.com); Experian, P.O. Box 2002, Allen, TX 75013, 888-397-3742, [www.experian.com](http://www.experian.com); or TransUnion, P.O. Box 2000, Chester, PA 19022-2000, 800-680-7289, [www.transunion.com](http://www.transunion.com). Information regarding security freezes may also be obtained from these sources.

The Federal Trade Commission (FTC) also encourages those who discover that their information has been misused to file a complaint with them. To file a complaint with the FTC, or to obtain additional information on identity theft and the steps that can be taken to avoid identity theft, the FTC can be reached at 600 Pennsylvania Avenue NW, Washington, D.C. 20580, or at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) or (877) ID-THEFT (877-438-4338); TTY: (866) 653-4261. State Attorneys General may also have advice on preventing identity theft, and instances of known or suspected identity theft should be reported to law enforcement, the Attorney General in the individual's state of residence, and the FTC. Individuals can also learn more about placing a fraud alert or security freeze on their credit files by contacting the FTC or their state's Attorney General. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov). For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (888) 743-0023, <http://www.oag.state.md.us>.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian, P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com)

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report):

full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state, or military ID card, and a copy of a utility bill, bank, or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). 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. The credit reporting company may charge a reasonable fee of up to \$5 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 have submitted a valid police report relating to the identity theft to the credit reporting company.

To lift the security freeze in order 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) and the PIN number or password provided to you when you placed the security freeze as well as 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.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

# EXHIBIT B

## **Bartell Hotels Provides Public Notice of Data Security Incident**

### ***Hotel Guests are Encouraged to Review Payment Card Statements***

**SAN DIEGO, CA – September XX, 2014** – Bartell Hotels, owner of premier family hotels in the San Diego area, today confirmed a data security incident which may involve certain credit and debit card data, including individuals' names, payment card numbers and card expiration dates. Bartell Hotels is encouraging individuals who visited five of its hotels and used payment cards for lodging, food and beverage, or retail transactions between February 16, 2014 and May 13, 2014, to review their payment card statements for signs of unusual activity. The issue has been remediated, and Bartell Hotels has been processing payment cards securely since May 13, 2014.

"We sincerely apologize for any concern this incident may cause our customers," said Bartell Hotels' CEO Richard Bartell. "Our brand is built on the foundation of transparency with our customers and we assure you the root of this problem has been addressed and remediated so you may continue to vacation in San Diego with confidence at one of our Bartell Hotels' locations."

Upon discovering a potential compromise, Bartell Hotels immediately began an investigation to confirm the nature of the unauthorized access to its system and to identify what information may have been exposed, and to quickly remediate the compromise. Independent data forensic experts were engaged to assist with the investigation.

While still ongoing, the investigation has determined that the security of payment card processing systems used at five Bartell Hotels was compromised by a third-party intruder. The five hotels involved are: Best Western Plus Island Palms Hotel & Marina; The Dana on Mission Bay; Humphreys Half Moon Inn & Suites; Pacific Terrace Hotel; and the Days Hotel – Hotel Circle. Bartell Hotels takes the security of its customers' personal information very seriously, and has begun the process of providing notification to the 43,000 to 55,000 customers who potentially may have been affected. The forensic evidence indicates that the compromise was limited to payment card data and that no other personally identifiable information was exposed. Law enforcement and the credit card brands have been notified of this incident.

Bartell Hotels is providing a toll-free information line to address customer questions and concerns, and has engaged AllClear ID to provide identity monitoring and identity protection services to affected individuals. Customers can call toll free, 877- 437-4010, Monday through Saturday, 8:00 a.m. to 8:00 p.m. U.S. Central Time.

Bartell Hotels encourages its guests to remain vigilant and seek to protect against possible misuse of credit cards, identity theft or other financial loss by reviewing account statements for any unusual activity, notifying their credit card companies, and monitoring their credit reports. Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, (877) 322-8228.

At no charge, Bartell Hotels guests can also have these credit bureaus place a "fraud alert" on their files that alerts creditors to take additional steps to verify their identity prior to granting credit in their names. Please note, however, that because it tells creditors to follow certain procedures to protect the individual's credit, it may also delay the ability to obtain credit while the agency verifies the individual's identity. As soon as one credit bureau confirms an individual's fraud alert, the others are notified to place fraud alerts on that individual's file. Any individual wishing to place a fraud alert, or who has questions regarding their credit report, can contact any one of the following

agencies: Equifax, P.O. Box 105069, Atlanta, GA 30348-5069, 800-525-6285, [www.equifax.com](http://www.equifax.com); Experian, P.O. Box 2002, Allen, TX 75013, 888-397-3742, [www.experian.com](http://www.experian.com); or TransUnion, P.O. Box 2000, Chester, PA 19022-2000, 800-680-7289, [www.transunion.com](http://www.transunion.com). Information regarding security freezes may also be obtained from these sources.

The Federal Trade Commission (FTC) also encourages those who discover that their information has been misused to file a complaint with them. To file a complaint with the FTC, or to obtain additional information on identity theft and the steps that can be taken to avoid identity theft, the FTC can be reached at 600 Pennsylvania Avenue NW, Washington, D.C. 20580, or at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) or (877) ID-THEFT (877-438-4338); TTY: (866) 653-4261. State Attorneys General may also have advice on preventing identity theft, and instances of known or suspected identity theft should be reported to law enforcement, the Attorney General in the individual's state of residence, and the FTC. Individuals can also learn more about placing a fraud alert or security freeze on their credit files by contacting the FTC or their state's Attorney General. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov). For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (888) 743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

# EXHIBIT C

[Bartell Hotels letterhead]

[date]

**VIA U.S. MAIL**

[First Name] [Last Name]  
[Address]  
[City], [State] [Zip Code]

Dear [First Name] [Last Name]:

We deeply value your business. The security of your personal information is our top priority, which is why we are informing you of a data security incident that occurred between February 16, 2014 and May 13, 2014 which may involve certain credit card data, including your name, payment card number and expiration date. The issue has been remediated and Bartell Hotels has been securely processing credit cards since May 13, 2014.

Upon discovering a potential compromise, we immediately began an investigation to confirm the nature of the unauthorized access to our system, to identify what information may have been exposed, and to quickly remediate the compromise. Independent data forensic experts were engaged to assist with the investigation. The five San Diego Bartell Hotels affected by this compromise are the Best Western Plus Island Palms Hotel & Marina, The Dana on Mission Bay, Humphreys Half Moon Inn & Suites, Pacific Terrace Hotel, and the Days Hotel – Hotel Circle. While still ongoing, the investigation has determined that the security of payment card processing systems used at five Bartell Hotels was compromised by a third-party intruder. The forensic evidence indicates that the compromise was limited to payment card data and that no other personally identifiable information was exposed. Law enforcement and the credit card brands have been notified of this incident.

We want to provide you with certain resources that you can use to protect yourself should you feel it is appropriate to do so. As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

- **AllClear SECURE:** The team at AllClear ID is ready and standing by if you need help protecting your identity. This protection is automatically available to you with no enrollment required. If a problem arises, simply call (877) 437-4010, and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.
- **AllClear PLUS:** This service offers additional layers of protection including identity theft monitoring that delivers secure, actionable alerts to you by phone and \$1,000,000.00 Identity Theft Insurance Coverage. [Note: If children are affected, include this sentence: For a child

under 18 years old, AllClear ID ChildScan identifies acts of credit, criminal, medical or employment fraud against children by searching thousands of public databases for use of your child's information.] To use the PLUS service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling (877) 437-4010 using the following redemption code {RedemptionCode}.

We sincerely apologize for any concern this incident may cause you. Bartell Hotels takes this matter, and the security of your personal information, seriously. Our brand is built on the foundation of transparency with our customers and we assure you the root of this problem has been addressed and remediated so you may continue to vacation in San Diego with confidence at one of our Bartell Hotels' locations. To better assist our guests whose card data may potentially have been affected, Bartell Hotels has established a confidential hotline to answer questions. This hotline is available Monday through Saturday, 6:00 a.m. to 6:00 p.m. Pacific Time, and can be reached at (877) 437-4010.

In addition, please accept 20% discount from our Best Available Rate on your next Bartell Hotels visit as a token of our appreciation for your business. This offer is valid through June 15, 2015 and applies to all Bartell Hotels except Pacific Terrace based on space availability. Please refer to [www.bartellhotels.com](http://www.bartellhotels.com) for our hotels in San Diego. To redeem, please call 800-345-9995 and mention promotion code

Very truly yours,

[signature]

Richard Bartell  
CEO, Bartell Hotels

## **Information About Identity Theft Prevention**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax**, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 2000, Chester, PA 19022, 1-800-916-8800, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**

600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

**Maryland Office of the Attorney General, Consumer Protection Division**

200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of Massachusetts:** You also have the right to obtain a police report.

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

**North Carolina Attorney General's Office, Consumer Protection Division**

9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, you may contact your provider and request them to send such statements following the provision of services in your name or number.

**Fraud Alerts:** There are also 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. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an

extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

**Credit Freezes (for Non-Massachusetts Residents):** You may 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 a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian, P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com)

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

**Credit Freezes (for Massachusetts Residents):** Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax, P.O. Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)  
Experian, P.O. Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)  
TransUnion, P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com)

*Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state, or military ID card, and a copy of a utility bill, bank, or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 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 have submitted a valid police report relating to the identity theft to the credit reporting company.