

STATE OF NH  
DEPT OF JUSTICE  
10 SEP -3 AM 9:17

131 South Dearborn Street  
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Chicago, Illinois 60603  
(312) 460-5000  
fax (312) 460-7000  
www.seyfarth.com

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(312) 460-5986  
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blazar@seyfarth.com

September 2, 2010

BY OVERNIGHT MAIL

Office of the Attorney General  
Consumer Protection and Antitrust Bureau  
33 Capitol Street  
Concord, NH 03301

Re: Notification of Potential Information Security Breach

Dear Sir or Madam:

We represent HEI Hospitality LLC of Norwalk, Connecticut ("HEI").

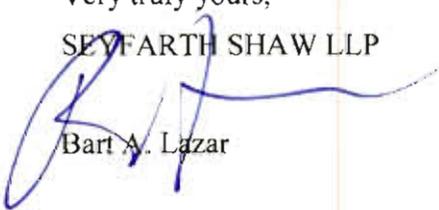
In accordance with N.H. Rev. Stat. Ann. § 359-C:20(i)(b), I am writing to inform you about a potential security breach regarding personal information held by HEI. Based on HEI's investigation to date, it has determined a vulnerability in an information system at certain of its hotel properties may have been exploited, and credit card information related to certain transactions occurring between March 25 and April 17, 2010 may have been compromised. HEI's investigation indicates that the credit card numbers of approximately 14 New Hampshire residents may have been compromised.

HEI takes privacy and security matters very seriously. Upon learning of the incident, HEI initiated an investigation and retained an outside information security firm to investigate the nature and extent of the incident and improve HEI's system security to prevent a similar incident from occurring in the future.

HEI sent the attached notice to individuals whose information may have been compromised. The notice describes, among other things: (1) the general nature of the incident; (2) the type of personal information that was the subject of the possible security breach; (3) steps that HEI has taken to prevent further misuse of the data; (4) steps the affected individuals can take to protect themselves against identity theft; (5) contact information for inquiries; and (6) information regarding free credit monitoring services that HEI has procured on their behalf.

Please contact me if you require any additional information concerning this matter.

Very truly yours,  
SEYFARTH SHAW LLP

  
Bart A. Lazar

BAL:dd  
Enclosure  
cc: HEI

12523022v.3

<HEI Logo>

<Date>

<First Name> <Last Name>

<Street Address>

<City>, <State> < Zip>

*Important Security and Protection Notification.  
Please read this entire letter.*

## Security Incident Affecting Credit Card Data at the Algonquin Hotel

Dear <First Name> <LastName>,

HEI Hospitality LLC (“HEI Hotels & Resorts”) owns and operates various hotels, including the Algonquin Hotel. HEI Hotels & Resorts cares about the privacy and security of personal information that is provided to us by our customers. We are writing to inform you of a suspected theft of credit card information at the Algonquin Hotel. We believe the electronic point-of-sale (cash register) and the property management system used at check-in at the Algonquin Hotel was illegally accessed and credit card transactions processed between March 25, 2010 and April 17, 2010 were potentially subject to illegal interception. The point-of-sale systems are used at the restaurants, bars and gift shops at the hotel.

Because you used your credit card at one of the restaurants, bars, gift shops or upon check-in at the Algonquin Hotel during this time period, we are providing this notice to alert you to the possibility that the system intruders may have accessed your credit card information and could attempt credit card fraud or identity theft. We would also like to explain the steps we have taken to protect you against credit card fraud, identity theft or abuse of your information as well as additional steps you may choose to take.

The personal information compromised included some or all of the following information: the credit card type, credit card number, expiration date, security code and information encoded on the magnetic stripe on the back of the card. We do not have any evidence the information has been further accessed, used or disclosed, or that any individual whose information was accessed has been the subject of an identity theft incident.

Upon learning of this incident we engaged a computer security forensic company to assist us, reported the matter to law enforcement and have taken the necessary steps we believe will avoid a reoccurrence. We have cooperated fully with law enforcement and the major payment card networks (American Express, Visa, MasterCard, and Discover) have been notified. We also provided each of the payment card companies with the actual credit card numbers that had been involved in the incident so the payment card companies could take such action as they deemed appropriate to monitor the cards to prevent misuse.

To further protect you, we have engaged a leading provider of credit monitoring products, ConsumerInfo.com, Inc., an Experian company, **to provide you with one (1) year of free credit monitoring product that also includes identity theft insurance.** Credit monitoring is a service that monitors major credit bureaus for signs of fraud or unauthorized use of your credit card account, and provides you with reports and notifications of significant changes to your credit files. To register for the free credit monitoring services, please follow the steps included on the enclosed instruction page.

Even though HEI Hotels & Resorts has taken these actions to protect you and your information, we nevertheless recommend that you remain vigilant and review your account statements and credit reports regularly. 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 local law enforcement authorities.

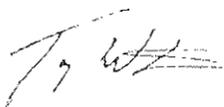
You may also take advantage of several other resources to help you understand, report and recover from identity theft, including free copies of your credit report. Please see the enclosed Identity Theft Resources Information Sheet.

Please note when a security breach happens, some criminals seek to fraudulently obtain personal information of affected individuals by claiming to be the business experiencing the breach. We advise you **NOT** to respond to any requests from entities requesting your sensitive personal information in relation to this breach. No one from HEI Hotels & Resorts or the Algonquin Hotel, ConsumerInfo.com, Inc., Experian or anyone legitimately contacting you on their behalf will contact you and ask you for your Social Security number or other sensitive personal information with regard to this incident. We will only ask for such information if it is necessary to respond to questions from you about how the incident may have impacted you. If you receive any suspicious looking written or electronic requests purporting to be from HEI Hotels & Resorts or the Algonquin Hotel, please call us at the number listed below. Note: If you decide to enroll in the credit monitoring service you will be required to provide your Social Security number to verify your identity.

Again, we have no knowledge that the information affected has been further accessed, used or disclosed; however, we wish to ensure that you are forewarned and able to identify any suspicious account activity.

We deeply regret this incident has occurred and reaffirm our commitment to protect the personal information you entrust to us. If you have questions regarding this theft of personal information and the actions you can take to protect yourself, please call the Experian Customer Care Center we have engaged at 866-252-0121 for calls originating in North America and +1 479-573-7373 for calls originating outside of North America.

Sincerely,



Tory Waterman  
Senior Vice President of Finance

Enclosures

**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](http://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; website [www.oag.state.md.us/idtheft/index.htm](http://www.oag.state.md.us/idtheft/index.htm).

**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: <http://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. For more information on reporting and recovering from identity theft, please visit the following website: <https://www.wvago.gov/identitytheft.cfm>.

**INSTRUCTIONS TO REGISTER FOR  
FREE CREDIT MONITORING SERVICES WITH EXPERIAN TRIPLE ALERT**

To activate your complimentary one-year membership in Triple Alert from Experian<sup>®</sup>, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an Experian Customer Care representative toll-free at 866-252-0121.

**Triple Alert Web Site:** <http://partner.consumerinfo.com/triple>

**Your Activation Code:** [Activation Code]

**You Must Enroll By: October 30, 2010**

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

**Your complimentary 12-month Triple Alert membership includes:**

- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity you should be aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes.
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies.
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses.\*

**Activate your membership today for immediate protection at**  
<http://partner.consumerinfo.com/triple>

**Or call to register with this activation code: [activation code]**

You have ninety (90) days to activate this membership, which will then continue for 12 full months. To get the benefits of Triple Alert, you must enroll. If you have questions about Triple Alert, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's Customer Care Center at 866-252-0121 for calls originating in North America and +1 479- 573-7373 for calls originating outside of North America.

*\* Insurance coverage is not available in U.S. overseas Commonwealth or Territories (e.g., Puerto Rico)*

## IDENTITY THEFT RESOURCES INFORMATION 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 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9532 Allen, TX 75013	TransUnion Fraud Victim Assistance Division (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a> 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](http://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.

<HEI Logo>

<Date>

<First Name> <Last Name>

<Street Address>

<City>, <State> < Zip>

*Important Security and Protection Notification.  
Please read this entire letter.*

## Security Incident Affecting Credit Card Data at Certain Hotels

Dear <First Name> <LastName>,

HEI Hospitality LLC (“HEI Hotels & Resorts”) owns and operates various hotels, including certain Marriott-branded hotels. HEI Hotels & Resorts cares about the privacy and security of personal information that is provided to us by our customers. We are writing to inform you of a suspected theft of credit card information at the Marriott Fullerton at California State University, Detroit Marriott Southfield, Renaissance Fort Lauderdale Port Everglades Hotel, Marriott Dallas/Fort Worth Hotel & Golf Club at Champions Circle and Atlanta Marriott Norcross hotels. We believe the electronic point-of-sale (cash register) system at Marriott Fullerton at California State University, Detroit Marriott Southfield, Marriott Dallas/Fort Worth Hotel & Golf Club at Champions Circle and Renaissance Fort Lauderdale Port Everglades Hotel was illegally accessed and credit card transactions processed between March 25, 2010 and April 17, 2010 were potentially subject to illegal interception. The exposure period was March 25, 2010 through April 6, 2010 for the Atlanta Marriott Norcross hotel. The point-of-sale systems are used at the restaurants, bars and gift shops at the hotel. We have no evidence that this incident affected credit cards presented at the front desk upon check-in to the hotels.

Because you used your credit card at one of the restaurants, bars, or gift shops at one of the affected hotels during this time period, we are providing this notice to alert you to the possibility that the system intruders may have accessed your credit card information and could attempt credit card fraud or identity theft. We would also like to explain the steps we have taken to protect you against credit card fraud, identity theft or abuse of your information as well as additional steps you may choose to take.

The personal information compromised included some or all of the following information: the credit card type, credit card number, expiration date, security code and information encoded on the magnetic stripe on the back of the card. We do not have any evidence the information has been further accessed, used or disclosed, or that any individual whose information was accessed has been the subject of an identity theft incident.

Upon learning of this incident we engaged a computer security forensic company to assist us, reported the matter to law enforcement and have taken the necessary steps we believe will avoid a reoccurrence. We have cooperated fully with law enforcement and the major payment card networks (American Express, Visa, MasterCard, and Discover) have been notified. We also provided each of the payment card companies with the actual credit card numbers that had been involved in the incident so the payment card companies could take such action as they deemed appropriate to monitor the cards to prevent misuse.

To further protect you, we have engaged a leading provider of credit monitoring products, ConsumerInfo.com, Inc., an Experian company, to provide you with one (1) year of free credit

**monitoring product that also includes identity theft insurance.** Credit monitoring is a service that monitors major credit bureaus for signs of fraud or unauthorized use of your credit card account, and provides you with reports and notifications of significant changes to your credit files. To register for the free credit monitoring services, please follow the steps included on the enclosed instruction page.

Even though HEI Hotels & Resorts has taken these actions to protect you and your information, we nevertheless recommend that you remain vigilant and review your account statements and credit reports regularly. 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 local law enforcement authorities.

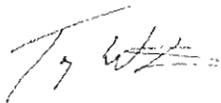
You may also take advantage of several other resources to help you understand, report and recover from identity theft, including free copies of your credit report. Please see the enclosed Identity Theft Resources Information Sheet.

Please note when a security breach happens, some criminals seek to fraudulently obtain personal information of affected individuals by claiming to be the business experiencing the breach. We advise you **NOT** to respond to any requests from entities requesting your sensitive personal information in relation to this breach. No one from HEI Hotels & Resorts or any of the named hotels, ConsumerInfo.com, Inc., Experian or anyone legitimately contacting you on their behalf will contact you and ask you for your Social Security number or other sensitive personal information with regard to this incident. We will only ask for such information if it is necessary to respond to questions from you about how the incident may have impacted you. If you receive any suspicious looking written or electronic requests purporting to be from HEI Hotels & Resorts or one of the hotels, please call us at the number listed below. Note: If you decide to enroll in the credit monitoring service you will be required to provide your Social Security number to verify your identity.

Again, we have no knowledge that the information affected has been further accessed, used or disclosed; however, we wish to ensure that you are forewarned and able to identify any suspicious account activity.

We deeply regret this incident has occurred and reaffirm our commitment to protect the personal information you entrust to us. If you have questions regarding this theft of personal information and the actions you can take to protect yourself, please call the Experian Customer Care Center we have engaged at 866-252-0121 for calls originating in North America and +1 479-573-7373 for calls originating outside of North America.

Sincerely,



Tory Waterman  
Senior Vice President of Finance

Enclosures

**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](http://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; website [www.oag.state.md.us/idtheft/index.htm](http://www.oag.state.md.us/idtheft/index.htm).

**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: <http://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. For more information on reporting and recovering from identity theft, please visit the following website: <https://www.wvago.gov/identitytheft.cfm>.

**INSTRUCTIONS TO REGISTER FOR  
FREE CREDIT MONITORING SERVICES WITH EXPERIAN TRIPLE ALERT**

To activate your complimentary one-year membership in Triple Alert from Experian<sup>®</sup>, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an Experian Customer Care representative toll-free at 866-252-0121.

**Triple Alert Web Site:** <http://partner.consumerinfo.com/triple>  
**Your Activation Code:** [Activation Code]  
**You Must Enroll By: October 30, 2010**

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

**Your complimentary 12-month Triple Alert membership includes:**

- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity you should be aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes.
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies.
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses.\*

**Activate your membership today for immediate protection at**  
<http://partner.consumerinfo.com/triple>

**Or call to register with this activation code: [activation code]**

You have ninety (90) days to activate this membership, which will then continue for 12 full months. To get the benefits of Triple Alert, you must enroll. If you have questions about Triple Alert, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's Customer Care Center at 866-252-0121 for calls originating in North America and +1 479- 573-7373 for calls originating outside of North America.

*\* Insurance coverage is not available in U.S. overseas Commonwealth or Territories (e.g., Puerto Rico)*

## IDENTITY THEFT RESOURCES INFORMATION 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 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9532 Allen, TX 75013	TransUnion Fraud Victim Assistance Division (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a> 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](http://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.

<HEI Logo>

<Date>

<First Name> <Last Name>

<Street Address>

<City>, <State> < Zip>

*Important Security and Protection Notification.  
Please read this entire letter.*

## Security Incident Affecting Credit Card Data at Certain Hotels

Dear <First Name> <Last Name>,

HEI Hospitality LLC (“HEI Hotels & Resorts”) independently owns and operates certain Starwood Hotels & Resorts Worldwide, Inc. (“Starwood”) branded hotels under licenses issued by affiliates of Starwood. HEI Hotels & Resorts cares about the privacy and security of personal information that is provided to us by our customers. We are writing to inform you of a suspected theft of credit card information at the Sheraton Crystal City Hotel, The Westin Minneapolis, The Equinox, a Luxury Collection Golf Resort & Spa, Sheraton Music City Hotel and The Westin St. Louis hotels. We believe the electronic point-of-sale (cash register) system at these hotels was illegally accessed and credit card transactions processed between March 25, 2010 and April 17, 2010 were potentially subject to illegal interception. The point-of-sale systems are used at the restaurants, bars and gift shops at the hotel. We have no evidence that this incident affected credit cards presented at the front desk upon check-in at the hotels, except for a front desk computer terminal at the Sheraton Crystal City Hotel.

Because you used your credit card at one of the restaurants, bars, or gift shops at one of the affected hotels during this time period, or upon check-in at the Sheraton Crystal City, we are providing this notice to alert you to the possibility that the system intruders may have accessed your credit card information and could attempt credit card fraud or identity theft. We would also like to explain the steps we have taken to protect you against credit card fraud, identity theft or abuse of your information as well as additional steps you may choose to take.

The personal information compromised included some or all of the following information: the credit card type, credit card number, expiration date, security code and information encoded on the magnetic stripe on the back of the card. We do not have any evidence the information has been further accessed, used or disclosed, or that any individual whose information was accessed has been the subject of an identity theft incident.

Upon learning of this incident we engaged a computer security forensic company to assist us, reported the matter to law enforcement and have taken the necessary steps we believe will avoid a reoccurrence. We have cooperated fully with law enforcement and the major payment card networks (American Express, Visa, MasterCard, and Discover) have been notified. We also provided each of the payment card companies with the actual credit card numbers that had been involved in the incident so the payment card companies could take such action as they deemed appropriate to monitor the cards to prevent misuse.

To further protect you, we have engaged a leading provider of credit monitoring products, ConsumerInfo.com, Inc., an Experian company, to provide you with one (1) year of free credit monitoring product that also includes identity theft insurance. Credit monitoring is a service that

monitors major credit bureaus for signs of fraud or unauthorized use of your credit card account, and provides you with reports and notifications of significant changes to your credit files. To register for the free credit monitoring services, please follow the steps included on the enclosed instruction page.

Even though HEI Hotels & Resorts has taken these actions to protect you and your information, we nevertheless recommend that you remain vigilant and review your account statements and credit reports regularly. 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 local law enforcement authorities.

You may also take advantage of several other resources to help you understand, report and recover from identity theft, including free copies of your credit report. Please see the enclosed Identity Theft Resources Information Sheet.

Please note that when a security breach happens, some criminals seek to fraudulently obtain personal information of affected individuals by claiming to be the business experiencing the breach. We advise you **NOT** to respond to any requests from entities requesting your sensitive personal information in relation to this breach. No one from HEI Hotels & Resorts or any of the named hotels, ConsumerInfo.com, Inc., Experian or anyone legitimately contacting you on their behalf will contact you and ask you for your Social Security number or other sensitive personal information with regard to this incident. We will only ask for such information if it is necessary to respond to questions from you about how the incident may have impacted you. If you receive any suspicious looking written or electronic requests purporting to be from HEI Hotels & Resorts or one of the hotels, please call us at the number listed below. Note: If you decide to enroll in the credit monitoring service you will be required to provide your Social Security number to verify your identity.

Again, we have no knowledge that the information affected has been further accessed, used or disclosed; however, we wish to ensure that you are forewarned and able to identify any suspicious account activity.

We deeply regret this incident has occurred and reaffirm our commitment to protect the personal information you entrust to us. If you have questions regarding this theft of personal information and the actions you can take to protect yourself, please call the Experian Customer Care Center we have engaged at 866-252-0121 for calls originating in North America and +1 479-573-7373 for calls originating outside of North America.

Sincerely,

A handwritten signature in black ink, appearing to read "Tory Waterman".

Tory Waterman  
Senior Vice President of Finance

Enclosures

**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](http://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; website [www.oag.state.md.us/idtheft/index.htm](http://www.oag.state.md.us/idtheft/index.htm).

**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: <http://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. For more information on reporting and recovering from identity theft, please visit the following website: <https://www.wvago.gov/identitytheft.cfm>.

**INSTRUCTIONS TO REGISTER FOR  
FREE CREDIT MONITORING SERVICES WITH EXPERIAN TRIPLE ALERT**

To activate your complimentary one-year membership in Triple Alert from Experian<sup>®</sup>, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an Experian Customer Care representative toll-free at 866-252-0121.

**Triple Alert Web Site:** <http://partner.consumerinfo.com/triple>  
**Your Activation Code:** [Activation Code]  
**You Must Enroll By:** October 30, 2010

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

**Your complimentary 12-month Triple Alert membership includes:**

- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity you should be aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes.
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies.
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses.\*

**Activate your membership today for immediate protection at**  
<http://partner.consumerinfo.com/triple>

**Or call to register with this activation code:** [activation code]

You have ninety (90) days to activate this membership, which will then continue for 12 full months. To get the benefits of Triple Alert, you must enroll. If you have questions about Triple Alert, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's Customer Care Center at 866-252-0121 for calls originating in North America and +1 479- 573-7373 for calls originating outside of North America.

*\* Insurance coverage is not available in U.S. overseas Commonwealth or Territories (e.g., Puerto Rico)*

## IDENTITY THEFT RESOURCES INFORMATION 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 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9532 Allen, TX 75013	TransUnion Fraud Victim Assistance Division (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a> 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](http://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.