



888 Bicycle Casino Drive, Bell Gardens, CA, 90201

[DATE]

[CUSTOMER NAME AND ADDRESS]

### **NOTICE OF DATA BREACH AT A SERVICE PROVIDER TO THE HOTEL**

Dear Valued Guest:

Recently, we learned that one of our service providers suffered a data breach that affected certain hotel reservations made at The Bicycle Hotel & Casino in Bell Gardens, California. Unfortunately, information associated with your reservation(s) at the hotel was included in the data affected.

The privacy and protection of our guests' information is a matter we take very seriously, and we recommend that you closely review this letter for steps that you may take to protect yourself against potential misuse of your information.

#### **What Happened?**

Sabre Hospitality Solutions is a company that helps book reservations at the hotel through call centers, travel agencies, online reservation portals, and similar booking services. Sabre informed us that an unauthorized party gained access to Sabre's central reservations system. Specifically, Sabre's investigation determined that, between August 10, 2016 and March 9, 2017, the unauthorized party was able to view credit card summary pages for certain hotel reservations, including yours, processed through Sabre's system. We first learned of the incident on July 12, 2017.

Please note that the data breach did not involve any systems maintained by the hotel itself or any information you provided to us directly. In addition, this breach incident does not at all involve the casino operations or data systems at the casino portion of The Bicycle Hotel & Casino.

#### **What Information Was Involved?**

According to information provided to us by Sabre, the unauthorized party was able to access payment card information for your hotel reservation(s), including: cardholder name; card number; card expiration date; and, potentially, your card security code. The unauthorized party may also have been able to access customer information such as guest name, email, phone number, street address, and other contact information, if those items were included with your reservation. Sabre has assured us that sensitive information such as Social Security number or passport or driver's license number was not included in the affected data.

#### **What We Are Doing**

We are currently working with Sabre to ensure they evaluate and improve their data security in the wake of the incident, and we are notifying affected guests about the incident so that they can take appropriate precautions. Sabre has advised us that it has already notified law enforcement, the major credit bureaus and the payment card brands about the incident.

### **What You Can Do**

You should remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges if they are timely reported.

### **For More Information**

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
<https://www.identitytheft.gov/>

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently; and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

### *Obtain Your Credit Report*

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the credit reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major credit reporting agencies to request a copy of your credit report.

### *Place a Fraud Alert or Security Freeze on Your Credit Report File*

In addition, you may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get

credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays on your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. The credit reporting agencies have 3 business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. You may contact the nationwide credit reporting agencies at:

Equifax  
P.O. Box 105788  
Atlanta, GA 30348  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

Please see the following pages for certain state-specific information.

### **For More Information**

We apologize for any inconvenience caused by this incident. If you have any questions regarding this incident or if you desire further information or assistance, visit [www.sabreconsumernotice.com/](http://www.sabreconsumernotice.com/) or please feel free to contact Sabre toll-free at 1-888-721-6305.

Sincerely,

Jennifer Bevington, General Manager

## **ADDITIONAL RESOURCES, CREDIT ALERTS AND FREEZES**

### **Information about Identity Theft**

#### *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 (1-877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580
- It is recommended that you report suspected identity theft to law enforcement, including the Federal Trade Commission

### **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.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>).

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

Equifax 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a> P. O. Box 740241 Atlanta, GA 30374-0241	Experian 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> P. O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 <a href="http://www.transunion.com">www.transunion.com</a> 2 Baldwin Place P.O. Box 1000 Chester, PA 19022
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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.

A potential drawback to activating a fraud alert would occur when you attempt to open a new account. You would need to be available at either your work phone number or home phone number in order to approve opening the new credit account. If you are not available at either of those numbers, the creditor may not open the account. In addition, it may take longer to obtain credit and in some cases merchants may be hesitant to open a new account.

Fraud alerts will not necessarily prevent someone else from opening an account in your name. A creditor is not required by law to contact you if you have a fraud alert in place. Fraud alerts can legally be ignored by creditors. If you suspect that you are or have already been a victim of identity theft, fraud alerts are only a small part of protecting your credit. You also need to pay close attention to your credit report to make sure that the only credit inquiries or new credit accounts in your file are yours.

You may contact all of the three major credit reporting agencies using the information below that they have published. Credit agencies will need to verify your identity which will require providing your Social Security number and other similar information.

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
<https://fraud.transunion.com>  
1-800-680-7289

Equifax  
P. O. Box 740241  
Atlanta, GA 30374-0241  
[https://www.alerts.equifax.com/AutoFraud Online/jsp/fraudAlert.jsp](https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp)  
1-888-766-0008

Experian  
P. O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
1-888-397-3742

Placing a fraud alert does not damage your credit or credit score. Additional information may be obtained from [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Credit or Security Freeze on Credit File**

All consumers may also place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services.

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, contact the credit reporting agencies using the information below, and be prepared to provide 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:

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
<https://freeze.transunion.com>

Equifax  
Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348  
[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian  
P. O. Box 9532  
Allen, TX 75013  
<https://www.experian.com/freeze/center.html>

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.

**IF YOU ARE AN IOWA RESIDENT:**

You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
(515) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**IF YOU ARE A MARYLAND RESIDENT:**

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**IF YOU ARE A NEW MEXICO RESIDENT:**

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit

<http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal.* You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:



1. the unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. proper identification to verify your identity;
3. information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report; and
4. payment of a fee, if applicable.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies using the contact information provided in the enclosed letter.

**IF YOU ARE A NORTH CAROLINA RESIDENT:**

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice  
Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
<http://www.ncdoj.gov>

**IF YOU ARE AN OREGON RESIDENT:**

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-4400  
<http://www.doj.state.or.us/>

**IF YOU ARE A RHODE ISLAND RESIDENT:**

You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at:

RI Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400  
<http://www.riag.ri.gov/>