



LAS VEGAS

[INDIVIDUAL NAME]
[STREET ADDRESS]
[CITY, STATE AND POSTAL CODE]

May 1, 2015

Dear [INDIVIDUAL NAME]:

The trust and loyalty of our customers is our highest priority, which is why, as a precautionary measure, we are writing to let you know of a security incident that may have affected your credit card information.

This incident may have allowed criminal hackers access to information about credit or debit cards used at certain Hard Rock Hotel & Casino Las Vegas retail and service locations. The information potentially affected includes names, card numbers, and CVV codes, but does not include PIN numbers or other sensitive customer information.

This criminal attack was limited to credit or debit card transactions between September 3rd, 2014 and April 2nd, 2015 at restaurant, bar and retail locations at the Hard Rock Hotel Las Vegas property, including the Culinary Dropout Restaurant. The attack did not affect transactions at the hotel, casino, Nobu, Affliction, John Varvatos, Rocks, Hart & Huntington Tattoo or Reliquary Spa & Salon.

Please review your credit and debit card statements and report any suspicious activity to your bank. Note that customers usually have no liability for unauthorized charges that are reported in a timely manner.

More information regarding this unfortunate incident is available on our website, at <http://www.hardrockhotel.com/statement>.

What we are doing to protect your information:

To help protect your identity, we have engaged Experian®, the largest credit bureau in the US, to offer you complimentary Fraud Resolution and identity protection for one-year .

While Fraud Resolution assistance is immediately available to you, we also encourage you activate the fraud detection tools available through ProtectMyID® Elite. This product provides you with superior identity protection and resolution of identity theft. To start monitoring your personal information please follows the steps below:

1. Email hardrockhotel@protectmyid.com to request an activation code
2. After receiving your code, activate ProtectMyID® Elite at www.protectmyid.com/protect

If you have questions or need an alternative to enrolling online, please call 888-829-6551 and provide Engagement #: PC93826.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is **not** required for enrollment.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you initiate ProtectMyID:

- **Experian credit report:** See what information is associated with your credit file.
- **Active Surveillance Alerts:** Monitors the Experian file for indicators of fraud.
- **Internet Scan:** Alerts you if your information is found on sites containing compromised data.
- **Address Change Alerts:** Alerts you of changes to your mailing address
- **Fraud Resolution:** Identity Theft Resolution agents are immediately available to help you address credit and non-credit related fraud.
- **ExtendCARE:** You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** Get help replacing credit, debit, and medical insurance cards.

Integrate your ProtectMyID membership with the BillGuard app for FREE and receive:

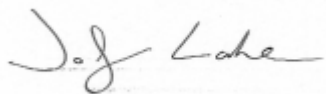
- **Card Fraud Monitoring:** Alerts you when your credit/debit cards are used.
- **Card Concierge:** Resolve billing inquiries and disputes with merchants

If you have any questions about ProtectMyID, 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 team at 888-829-6551.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the final page of this letter.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at 888-829-6551.

Sincerely,



Jody Lake
Chief Operating Officer
Hard Rock Hotel & Casino Las Vegas

State Notification Requirements

All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
1-800-888-4213
Chester, PA 19022
www.transunion.com

For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at above. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (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 five 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 up to \$5.00 to place a freeze or lift or remove a freeze and free if 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.

For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

For residents of Iowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Federal Trade Commission, and for residents of Maryland and North Carolina, from your respective state Office of the Attorney General, about steps you can take toward preventing identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)

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

North Carolina Office of the Attorney General
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com