Volkswagen of Oakland



August 20, 2015

RE: Important Message Regarding Your Personal Information

I am writing to inform you of an unfortunate situation that has occurred which affects us all. We value your business and respect the privacy of your information, which is why we are writing to let you know about a data security breach that may involve your personal information.

On July 27, 2015, the dealership property was broken into and vandalized. The vandalism involved the theft of a vehicle and boxes of archived files from the secured storage room located on the third floor. We believe that some of the stolen boxes held sold vehicles jackets. Each sold vehicle jacket typically contains copies of the forms signed by the vehicle purchaser including the name, address, phone number, driver's license information, bank account information, car insurance information and information on the vehicle purchased. In some cases where financing is provided in connection with the purchase of a vehicle, the deal jacket will also contain a copy of the consumer's credit application, credit report, pay stubs, job information and references. To the best of our knowledge, the data accessed and embezzled does include private personal information which can be used in identity theft and other criminal activities.

VW of Oakland values your privacy and deeply regrets that this incident occurred. We began investigating this incident as soon as we became aware of it and reported it to the Oakland Police Department. The dealership is conducting a thorough review of the potentially affected records, and will notify you of any additional information. In addition, the dealership has implemented additional security measures designed to prevent a recurrence of such a breach to protect the privacy of its valued customers.

As a precautionary measure, we are notifying you so that you may take steps to protect yourself against the possible misuse of your information. Remember to always carefully review your financial statements each month to identify any unauthorized transactions. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft or unauthorized activity to the appropriate law enforcement agency.

To help protect your identity, the dealership is offering a complimentary one (1) year membership of the "ID Watchdog Platinum" services. This product helps detect possible misuse of your personal information and provides you with superior identity protection that will help detect, protect, and resolve potential identity theft.

This is how to activate your ID Watchdog Platinum membership:

- 1. Go to the ID Watchdog URL at: https://portal.idwatchdog.com/welcome
- 2. Once the landing page loads, enter your activation code and click "Next Step".

- 3. After you enter the activation code, you will be redirected to another page and will be asked to enter your personal information.
- 4. After completing your personal information, you will be prompted to set up a user name, password and security questions, for your online account.
- 5. Once you complete the setup of your online account, you will be asked to answer identity verification questions (3 to 5 questions). (This is to verify that no one is trying to access your personal information or register your account fraudulently).
- 6. Once the verification questions are answered correctly, you will be automatically logged in to your online account. If you incorrectly answer the questions, you will need to call ID Watchdog at (866) 513.1518 to complete that part of your registration.

We sincerely regret the inconvenience this incident has caused you. Should you have any further questions about this matter, please feel free to contact:

Felinda Ho, Operation Manager: Phone (510-834-7711) Ext. 1254

Email: felinda@oaklandvw.com, or

Samir Rohayem, General Manager: Phone (510-834-7711) Ext. 1253

Email: samir@oaklandvw.com

Felinda Ho

Felinda Ho Operation Manager Volkswagen of Oakland

ADDITIONAL INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

We recommend that you contact your credit or debit cards issuer to determine whether new cards should be issued and whether additional levels of security or protective measures should be placed on the account. We also recommend that you remain vigilant by reviewing your account statements and credit reports closely, and that you should not provide personal information in response to suspicious emails, especially including those from an unknown source/sender. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with whom the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission. In Massachusetts, you have the right to obtain a police report if you are a victim of identity theft.

Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. The FTC advises that you do not contact the three nationwide credit reporting companies individually, because they are providing free annual credit reports only through www.annualcreditreport.com, 1-877-322- 8228 or mailing to Annual Credit Report Request Service. Upon receipt of your credit report, we recommend that you review the "inquiries," section for names of any creditors from whom you have not requested credit, and the "personal information," section for any inaccuracies. Any unusual activity or information could be a sign of potential identify theft. If you observe such information, contact the credit bureau listed at the top of the report. Your credit report will be reviewed by the bureau staff with you, and if any information cannot be explained, you may need to contact the creditors involved.

Contact information for the three national credit reporting agencies is below:

Equifax	TransUnion	Experian
P.O. Box 740241	P.O. Box 2000	P.O. Box 2104
Atlanta, Georgia 30374	Chester, PA 19022	Allen, TX 75013
1-800-685-1111 (general)	1-800-888-4213 (general)	1-888-397-3742
1-888-766-0008 (fraud alert)	1-800-680-7289 (identity	www.experian.com
1-800-685-1111 (security	theft)	-
freeze)	www.transunion.com	
www.equifax.com		

Fraud Alert

You may also want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

Security Freeze

In some U.S. states, you have the right to put a security free on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee of up to \$5 to place, lift, or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources on Identity Theft

Finally, you may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit http://www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge What to Do If Your Identity Is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at:

http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm.

And on the California Attorney General website at:

http://oag.ca.gov/idtheft/facts/victim-checklist.

U.S. State Notification Requirements

For residents of California: Notification of the security breach was not delayed as a result of law enforcement litigation.