

December 20, 2019

Delivered Via U.S. Mail

[Insert Member Name]

[Insert Member Address]

[Insert Member Address]

Re: Improper Disclosure of Information

Dear [Insert Member Name]:

We are writing to let you know about a data incident that may have impacted some of your personal information.

AAA MountainWest, Inc. (“AAA”) takes the privacy and protection of our Members’ information seriously, and we deeply regret that this happened. As we continue to investigate this matter, we recommend that you closely review the information provided in this letter for steps you can take to help safeguard your personal information.

We want to thank you for being a valued AAA Member. Your loyalty is important to us and we apologize for any worry or inconvenience that this may have caused.

What Happened?

AAA recently discovered that on or about November 7, 2019, a former employee of a third-party vendor used to provide roadside assistance in the Atlantic City area was arrested for illegally obtaining and using personal information of certain AAA Members. While we have not confirmed that your information was impacted, we want to provide you with information to enable you to better protect yourself, including a credit monitoring service that we will provide free of charge.

What Information Was Involved?

Based on our investigation, the types of personal information acquired may have included first and last name, AAA Member number, credit card information, phone and address.

What We Are Doing.

We are currently still investigating the scope of impact. AAA takes the responsibility of safeguarding our members’ personal information extremely seriously. We maintain and follow detailed information security policies and procedures and expect our vendors to do the same. We continue to monitor the security of personal information and those of the vendors we engage with to ensure we protect against future occurrences.

As a precaution, we have included 24 months of identity theft protection through Experian IdentityWorks. A description of this product is provided with this letter, which also contains instructions about how to enroll.

What You Can Do.

If you choose to take advantage of Experian IdentityWorks, it will provide you credit monitoring services and identity theft support. However, even if you choose not to enroll in the free credit monitoring service, we strongly encourage you to actively monitor your financial accounts and free credit reports that are available to you as discussed below. You should report any suspected identity theft to us and to appropriate law enforcement authorities.

Other Important Information.

Please see attached documentation outlining other steps you can take to help prevent fraud, including resources you can contact.

For More Information.

Your confidence in our ability to safeguard your personal information is important to us. If you have any questions or if we can help you in any way, please contact us at (800) 272-2877.

Thank you again for being a valued AAA Member.

Sincerely,

Laura Zeigler
Chief Marketing Officer

IMPORTANT STEPS TO HELP PREVENT FRAUD

1. **Carefully review all of your banking, credit card and other account statements and report any unauthorized transactions.** You should regularly review your accounts to look for unauthorized or suspicious activity. You also may want to notify your financial organization(s) and credit card companies that you received this notice. This will tell them that your information may have been viewed or accessed by an unauthorized party.
2. **Contact the fraud department at the four major credit bureaus listed below and ask them to place a “fraud alert” on your credit file.** A fraud alert tells creditors to contact you before they open any new credit accounts or change your existing accounts. To place a fraud alert on your credit file, contact one of the four national credit bureaus at the numbers provided below.

Equifax	Experian	TransUnion	Innovis
(800) 685-1111	(888) 397-3742	(800) 916-8800	(800) 540-2505
www.equifax.com	www.experian.com	www.transunion.com	www.innovis.com
P.O. Box 740241	P.O. Box 9532	P.O. Box 6790	P.O. Box 1640
Atlanta, GA 30374-0241	Allen, TX 75013	Fullerton, CA 92834-6790	Pittsburgh, PA 15230-1640

3. **Obtain your credit report from each of the four major credit reporting agencies and review them to be sure they are accurate and include only authorized accounts.** You are entitled to a free copy of your report every 12 months. To order your report, visit www.annualcreditreport.com, or call toll-free (877) 322-8228, or 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 the request form at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>). Carefully review your credit reports to verify that your name, address, account, and any other information are accurate and notify the credit reporting agencies of any errors you detect, and about any accounts you did not open or inquiries from creditors you did not initiate. In addition to your free credit report, you can also purchase a copy of your credit report by contacting one of the four national credit reporting companies listed above.
4. **Contact the Federal Trade Commission (FTC) to obtain additional information about how to protect against identity theft.** You may wish to contact the FTC at (877) IDTHEFT (438-4338) or visit www.ftc.gov/bcp/edu/microsites/idtheft/ if you have general questions about identity theft.
5. **Credit Freezes:** You also can place a security freeze on your credit report. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. *Therefore, using a security freeze may interfere with or delay your ability to obtain*

credit. You may request placement of a freeze on your credit report by sending a request to a credit reporting company by certified mail, overnight mail or regular stamped mail to:

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374-0241	Experian (888) 397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834-6790	Innovis (800) 540-2505 www.innovis.com P.O. Box 1640 Pittsburgh, PA 15230-1640
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6. **We recommend that you remain vigilant over the next 12 to 24 months and report any suspected identity theft or other misuse of personal information immediately to the proper law enforcement authorities.**
7. To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with identity theft monitoring and protection. To activate your membership and start monitoring your personal information please follow the steps below:
 - Ensure that you **enroll by: March 31, 2020** (Your code will not work after this date.)
 - **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
 - Provide your **activation code:** **[code]**

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at (877) 890-9332 by March 31, 2020. Be prepared to provide engagement number DB16961 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

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

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 890-9332.

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.