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# Notice of Data Breach

October 5, 2023

We recently learned of a cybersecurity issue affecting our company.

## What Happened?

MGM Resorts International recently disclosed that the company identified a cybersecurity issue affecting certain of our systems and that our investigation into the issue was ongoing. On or around September 29, 2023, we determined that an unauthorized third party obtained personal information of some of our customers on September 11, 2023.

## What Information Was Involved?

The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, and driver's license number. For a limited number of customers, Social Security number and/or passport number was also affected. The types of impacted information varied by individual.

We do not believe customer passwords, bank account numbers, or payment card information was affected by this issue.

## What We Are Doing

Promptly after learning of this issue, we took steps to protect our systems and data, including shutting down certain systems. We also quickly launched an investigation with the assistance of leading cybersecurity experts and are coordinating with law enforcement. We take the security of our systems and data very seriously and have put in place additional safeguards to further protect our systems.



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Resorts about this issue should refer to that email for additional information and instructions for enrolling in these services.

### **What You Can Do**

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports. We also recommend that you remain alert for unsolicited communications involving your personal information.

If you are in the U.S. and would like to check your credit report, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. U.S. residents can order a free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free at 1-877-322-8228. The U.S. Reference Guide below provides recommendations by the U.S. Federal Trade Commission on the protection of personal information.

We regret any inconvenience this issue may have caused. If you have any questions regarding this matter, please refer to the Frequently Asked Questions below or contact 1-800-621-9437 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number B105892 when calling.

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**For additional information, please review the U.S. Reference Guide.**

[U.S. REFERENCE GUIDE](#)



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To help answer questions you may have related to this matter, please refer to the FAQs below.

### **1. What happened?**

MGM Resorts International recently disclosed that the company identified a cybersecurity issue affecting certain of our systems and that our investigation into the issue was ongoing. On or around September 29, 2023, we determined that an unauthorized third party obtained personal information of some of our customers on September 11, 2023.

### **2. What did MGM Resorts do when it discovered the issue?**

Promptly after learning of this issue, we took steps to protect our systems and data, including shutting down certain systems. We also quickly launched an investigation with the assistance of leading cybersecurity experts and are coordinating with law enforcement. We take the security of our systems and data very seriously and have put in place additional safeguards to further protect our systems.

MGM Resorts is notifying relevant customers by email as required by applicable law and has arranged to provide those customers with credit monitoring and identity protection services at no cost to them. Individuals who receive an email from MGM Resorts about this issue should refer to that email for additional information and instructions for enrolling in these services.

### **3. What information has been compromised?**

The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, and driver's license number. For a limited number of customers, Social Security number and/or passport number was also affected. The types of impacted information varied by individual.

We do not believe customer passwords, bank account numbers, or payment card information was affected by this issue.



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This issue did not affect personal information that customers provided in connection with their visit to The Cosmopolitan of Las Vegas.

#### **4. What should I do to help protect my information?**

We recommend that you:

- Remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports.
- Remain alert for unsolicited communications involving your personal information.
- Order a credit report. If you are in the U.S. and would like to check your credit report, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. U.S. residents can order a free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free at 1-877-322-8228.

#### **5. Where can I get more information?**

If you have additional questions regarding this matter, please contact us at 800-621-9437 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number B105892 when calling.

## U.S. Reference Guide

We encourage affected U.S. individuals to take the following steps:

**Enroll in Complimentary Credit Monitoring and Identity Protection Services.** Individuals who receive an email from MGM Resorts about this issue should refer to that email for additional information and instructions for enrolling in credit monitoring and identity protection services at no cost to them.

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the U.S. and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)



**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax**

Equifax Information Services LLC  
P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285  
www.equifax.com

**Experian**

Experian Inc.  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
www.transunion.com

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Iowa Residents.** 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)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300

[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** 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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or [www.ftc.gov](http://www.ftc.gov).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755 (toll-free)  
1-800-788-9898 (TDD/TTY toll-free line)  
<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)  
28 Liberty Street  
New York, NY 10005  
Phone: (212) 416-8433  
<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:



North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
[www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401)-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6th Street NW  
Washington, D.C. 20001  
(202)-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

## NOTICE OF DATA BREACH

**[Insert date]**

Dear **[Customer]**,

We recently learned of a cybersecurity issue affecting our company.

### **What Happened?**

MGM Resorts International recently disclosed that the company identified a cybersecurity issue affecting certain of our systems and that our investigation into the issue was ongoing. On or around September 29, 2023, we determined that an unauthorized third party obtained personal information of some of our customers on September 11, 2023.

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

The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, Social Security number, and driver's license number. For a limited number of customers, passport number was also affected. The types of impacted information varied by individual.

We do not believe customer passwords, bank account numbers, or payment card information was affected by this issue.

### **What We Are Doing**

Promptly after learning of this issue, we took steps to protect our systems and data, including shutting down certain systems. We also quickly launched an investigation with the assistance of leading cybersecurity experts and are coordinating with law enforcement. We take the security of our systems and data very seriously and have put in place additional safeguards to further protect our systems.

We also have arranged with Experian to offer you credit monitoring and identity protection services for two years at no cost to you. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

### **What You Can Do**

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports. We also recommend that you remain alert for unsolicited communications involving your personal information.

You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228.

We regret any inconvenience this issue may have caused. If you have any questions regarding this matter, please contact 800-621-9437 (toll-free) Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number B105892 when calling.

Sincerely,

**[Insert Signatory]**

## U.S. Reference Guide

We encourage you to take the following steps:

**Register for Identity Protection and Credit Monitoring Services.** We have arranged with Experian to help you protect your identity and your credit information for two years at no cost to you. **[Insert details of services and instructions for enrollment]**.

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the U.S. and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax**

Equifax Information Services LLC  
P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

Experian Inc.  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Iowa Residents.** 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)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** 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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or [www.ftc.gov](http://www.ftc.gov).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755 (toll-free)

1-800-788-9898 (TDD/TTY toll-free line)

<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)

28 Liberty Street

New York, NY 10005

Phone: (212) 416-8433

<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office

9001 Mail Service Center

Raleigh, NC 27699-9001

(877) 566-7226 (toll-free in North Carolina)

(919) 716-6400

[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** You are encouraged to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301-4096

(877) 877-9392 (toll-free in Oregon)

(503) 378-4400

[www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General

Consumer Protection Unit

150 South Main Street

Providence, RI 02903

(401)-274-4400

[www.riag.ri.gov](http://www.riag.ri.gov)

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as



your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6th Street NW  
Washington, D.C. 20001  
(202)-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

## NOTICE OF DATA BREACH

**[Insert date]**

Dear **[Customer]**,

We recently learned of a cybersecurity issue affecting our company.

### **What Happened?**

MGM Resorts International recently disclosed that the company identified a cybersecurity issue affecting certain of our systems and that our investigation into the issue was ongoing. On or around September 29, 2023, we determined that an unauthorized third party obtained personal information of some of our customers on September 11, 2023.

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The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, and driver's license number. For a limited number of customers, passport number was also affected. The types of impacted information varied by individual.

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### **What We Are Doing**

Promptly after learning of this issue, we took steps to protect our systems and data, including shutting down certain systems. We also quickly launched an investigation with the assistance of leading cybersecurity experts and are coordinating with law enforcement. We take the security of our systems and data very seriously and have put in place additional safeguards to further protect our systems.

We also have arranged with Experian to offer you credit monitoring and identity protection services for one year at no cost to you. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

### **What You Can Do**

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports. We also recommend that you remain alert for unsolicited communications involving your personal information.

You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228.

We regret any inconvenience this issue may have caused. If you have any questions regarding this matter, please contact 800-621-9437 (toll-free) Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number B105892 when calling.

Sincerely,

**[Insert Signatory]**

## U.S. Reference Guide

We encourage you to take the following steps:

**Register for Identity Protection and Credit Monitoring Services.** We have arranged with Experian to help you protect your identity and your credit information for one year at no cost to you. **[Insert details of services and instructions for enrollment.]**

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the U.S. and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580 1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

**Equifax**

Equifax Information Services LLC  
P.O. Box 105069  
Atlanta, GA 30348-5069  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

Experian Inc.  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Iowa Residents.** 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)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** 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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or [www.ftc.gov](http://www.ftc.gov).

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755 (toll-free)

1-800-788-9898 (TDD/TTY toll-free line)

<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)

28 Liberty Street

New York, NY 10005

Phone: (212) 416-8433

<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office

9001 Mail Service Center

Raleigh, NC 27699-9001

(877) 566-7226 (toll-free in North Carolina)

(919) 716-6400

[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** You are encouraged to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301-4096

(877) 877-9392 (toll-free in Oregon)

(503) 378-4400

[www.doj.state.or.us](http://www.doj.state.or.us)

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General

Consumer Protection Unit

150 South Main Street

Providence, RI 02903

(401)-274-4400

[www.riag.ri.gov](http://www.riag.ri.gov)

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as



your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6th Street NW  
Washington, D.C. 20001  
(202)-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

## **MGM Resorts International: Press Release**

### **MGM Resorts Update on Recent Cybersecurity Issue**

**Las Vegas, October 5, 2023** – MGM Resorts International (“MGM Resorts” or the “Company”) recently disclosed that the Company identified a cybersecurity issue affecting certain of its systems and that its investigation into the issue was ongoing. On or around September 29, 2023, MGM Resorts determined that an unauthorized third party obtained personal information of some of its customers on September 11, 2023.

The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, and driver’s license number. For a limited number of customers, Social Security number and/or passport number was also affected. The types of impacted information varied by individual.

The Company does not believe customer passwords, bank account numbers, or payment card information was affected by this issue.

Promptly after learning of this issue, MGM Resorts took steps to protect its systems and data, including shutting down certain systems. The Company also quickly launched an investigation with the assistance of leading cybersecurity experts and is coordinating with law enforcement. MGM Resorts takes the security of its systems and data very seriously and has put in place additional safeguards to further protect its systems.

MGM Resorts is notifying relevant customers by email as required by applicable law and has arranged to provide those customers with credit monitoring and identity protection services at no cost to them. Individuals who receive an email from MGM Resorts about this issue should refer to that email for additional information and instructions for enrolling in these services.

MGM Resorts’ notice regarding this issue recommends steps relevant customers can take to help protect their information. The Company has set up a dedicated call center at 800-621-9437 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number B105892 when calling. The Company also has set up a webpage at [www.mgmresorts.com/importantinformation](http://www.mgmresorts.com/importantinformation) with additional information.

### **About MGM Resorts International**

MGM Resorts International (NYSE: MGM) is an S&P 500® global entertainment company with national and international locations featuring best-in-class hotels and casinos, state-of-the-art meetings and conference spaces, incredible live and theatrical entertainment experiences, and an extensive array of restaurant, nightlife and retail offerings. MGM Resorts creates immersive, iconic experiences through its suite of Las Vegas-inspired brands. The MGM Resorts portfolio encompasses 31 unique hotel and gaming destinations globally, including some of the most recognizable resort brands in the industry. The Company's 50/50 venture, BetMGM, LLC, offers U.S. sports betting and online gaming through market-leading brands, including BetMGM and partypoker, and the Company's subsidiary LeoVegas AB offers

sports betting and online gaming through market-leading brands in several jurisdictions throughout Europe. The Company is currently pursuing targeted expansion in Asia through the integrated resort opportunity in Japan. Through its "Focused on What Matters: Embracing Humanity and Protecting the Planet" philosophy, MGM Resorts commits to creating a more sustainable future, while striving to make a bigger difference in the lives of its employees, guests, and in the communities where it operates. The global employees of MGM Resorts are proud of their company for being recognized as one of FORTUNE® Magazine's World's Most Admired Companies®. For more information, please visit us at [www.mgmresorts.com](http://www.mgmresorts.com). Please also connect with us @MGMResortsIntl on Twitter as well as Facebook and Instagram.

### **Cautionary Statement Concerning Forward-Looking Statements**

Statements in this press release that are not historical facts are forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are based on management's current expectations and assumptions, are not based on historical facts and are subject to risks and uncertainties, and other important factors that could cause actual results to differ materially from those expressed or implied in the forward-looking statements. Examples of such factors include, but are not limited to: additional information regarding the extent of the cybersecurity issue that the Company may uncover during its ongoing investigation; the Company's ability to assess and remedy the issue; the scope of personal information that was accessed or obtained by the unauthorized third party and the efficacy of the measures that the Company is implementing to further enhance its system safeguards. The forward-looking statements contained in this press release are based on management's current expectations and are subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied in the forward-looking statements. Additional risks and uncertainties that may cause actual results to differ materially include the risks and uncertainties listed in the Company's filings with the Securities and Exchange Commission (the "SEC"), including the Company's Form 10-K filed with the SEC on February 24, 2023. In providing forward-looking statements, the Company is not undertaking any duty or obligation to update these statements publicly as a result of new information, future events or otherwise, except as required by law. If the Company updates one or more forward-looking statements, no inference should be drawn that it will make additional updates with respect to those other forward-looking statements.

### **MGM RESORTS CONTACTS:**

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