



2101 SE Simple Savings Drive  
Bentonville, Arkansas 72712

[Insert date]

[Name]  
[Address]  
[City], [State] [ZIP]

## **NOTICE OF DATA BREACH**

Dear [NAME],

As a valued member, we wanted to notify you of an issue that involves your personal information. The security of your data is very important to us, so we ask that you please take a minute to review this letter.

### **What Happened?**

We recently learned that, in mid-November, an unauthorized party used your login credentials (email address and password) to access your Sam's Club account. Based on our investigation, the credentials used did not come from Sam's Club. Instead, it is likely that your credentials were taken from another source, for example another company's website, where you may have used the same or similar login information. The unauthorized party may have used this login information to conduct fraudulent transactions involving your Sam's Club Cash Rewards.

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

In addition to the login information that was taken from another source, the unauthorized party may have accessed certain information in your Sam's Club account. This may have included your name, phone number, postal address, Sam's Club online membership ID, membership type, membership expiration, payment card type, and last four digits of payment card and card expiration date.

### **What We Are Doing**

We want you to know we've taken steps to protect you, including the following:

- We've reset your online password and sent you an email explaining how to create your new password.
- We're issuing you a new membership number, which you can use right away. To access your new membership card, simply open up the Sam's Club app and click on the account icon at the bottom of the screen.
- Your current printed membership card will no longer work, since the number has changed. If you'd like a physical card in addition to your digital card, an associate at the membership desk in club will be happy to help.

## **What You Can Do**

Here are some additional things you can do to help protect your personal information:

- We suggest you change your password for other accounts (e.g., email, banking, social media, etc.) if you used a password or username that are the same as or similar to those that you used for your Sam's Club membership account. (Learn more about computer security from the Federal Trade Commission's (FTC) consumer advice guidelines at [Consumer.FTC.gov/articles/0009-computer-security](http://Consumer.FTC.gov/articles/0009-computer-security).)
- Monitor your membership account for suspicious activity. If you believe that fraudulent activity has occurred, please call us at (888) 746-7726 for support.
- Monitor your credit by ordering a credit report. You are legally entitled to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [AnnualCreditReport.com](http://AnnualCreditReport.com) or call toll free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.
- We've arranged for one year of free identity protection and credit monitoring services through Experian. To register for these services, please see details in the attached Reference Guide, which also has recommendations by the FTC on the protection of personal information, and information regarding your rights in certain jurisdictions.

## **For More Information**

Thank you for your understanding and we regret any inconvenience this may cause you. If you have any further questions or need additional information, please give us a call at (888) 746-7726.

Sincerely,  
The Sam's Club Team

## Reference Guide

We encourage you to take the following steps:

**Register for Identity Protection and Credit Monitoring Services.** We are offering a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** [Enrollment date] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** [insert code]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by [Enrollment date]. Be prepared to provide engagement number [number] as proof of eligibility for the identity restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 12-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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.

*\*Please see full terms and conditions at <https://www.experianidworks.com/terms/>*

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. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

**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 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 streamlined checklists and sample letters to help guide you through the recovery process, 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/

**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<br>LLC<br>P.O. Box 740241<br>Atlanta, GA 30374 | 1-800-525-6285 | www.equifax.com    |
| Experian   | Experian Inc.<br>P.O. Box 9554<br>Allen, TX 75013                           | 1-888-397-3742 | www.experian.com   |
| TransUnion | TransUnion LLC<br>P.O. Box 2000<br>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.oag.state.md.us](http://www.oag.state.md.us)

**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://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.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/internet/resource-center>

**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  
<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  
<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  
441 4th Street NW  
Suite 1100 South  
Washington, D.C. 20001  
(202)-727-3400  
<https://oag.dc.gov/>