

## **NOBLE HOUSE IDENTIFIES AND STOPS PAYMENT CARD SECURITY INCIDENT**

Noble House Hotels and Resorts (Noble House) values the relationship we have with our guests and understands the importance of protecting guest personal information, which is why we have been working tirelessly to investigate a recent payment card security incident and bolster the security of our payment system.

Noble House began an investigation after we received calls from some of our guests who saw unauthorized charges on their payment cards used at certain Noble House properties. We notified the FBI regarding the incident and engaged a computer security firm to examine our payment processing system. Through our investigation, Noble House learned that malware may have been installed on payment processing systems that potentially affected cards swiped at the following properties:

- The Edgewater, Seattle, WA, from December 29, 2014 to August 11, 2015;
- Little Palm Island Resort and Spa, Florida Keys, FL, from December 29, 2014 to May 22, 2015;
- Mountain Lodge Telluride, Telluride, CO, from December 29, 2014 to May 27, 2015;
- Ocean Key Resort and Spa, Key West, FL, from December 29, 2014 to August 6, 2015
- River Terrace Inn, Napa, CA, from December 29, 2014 to August 11, 2015;
- The Portofino Hotel and Marina, Redondo Beach, CA, from April 3, 2015 to August 11, 2015;
- The Commons Hotel, Minneapolis, MN, from January 28, 2015 to August 3, 2015.

The information potentially compromised by the malware involves data found in the magnetic stripe on payment cards, which includes the cardholder name, card number, expiration date, and CVV number.

Noble House is providing affected guests with information about this incident now that it has reliable and accurate information. To help prevent this from happening again, we have been working with the computer security firm to review our security measures, ensure that this issue has been fully remediated, and look for ways to enhance our security measures.

If you used a payment card at one of the affected properties during the dates listed above, we recommend you review your account statements for any unauthorized activity. You should immediately report any unauthorized charges to your financial institution because the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported in a timely manner. You may also review the “More Information About Ways to Protect Yourself” below.

We regret any inconvenience or concern this may have caused. If you have any questions, or you need further assistance, please call (888) 287-9902, Monday through Friday between the hours of 9:00 am and 9:00 pm EST.

### **MORE INFORMATION ABOUT WAYS TO PROTECT YOURSELF**

We recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 105252, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com), 1-800-685-1111  
Experian, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-866-200-6020  
TransUnion, PO Box 1000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. Contact information for the Federal Trade Commission is as follows:

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)

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

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**If you are a resident of Maryland**, you may contact the Maryland Attorney General's Office at 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

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**If you are a resident of Massachusetts**, note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report related to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax  
888-766-0008

Experian  
888-397-3742

TransUnion  
800-680-7289

Massachusetts law allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Victim Assistance  
Department  
PO Box 6790  
Fullerton, CA 92834  
[www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

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**If you are a resident of North Carolina**, you may contact the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699, [www.ncdoj.gov](http://www.ncdoj.gov), toll free at 1-877-566-7226 or 1-919-716-6400.

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**If you are a resident of West Virginia**, you also have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability

to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies. Contact information for each of the three credit reporting agencies is as follows:

**Equifax**, PO Box 740256, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-525-6285

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

**TransUnion**, PO Box 6790, Fullerton, CA 92834, [www.transunion.com](http://www.transunion.com), 1-800-680-7289

As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file. You may choose between two types of fraud alert. An initial alert (Initial Security Alert) stays in your file for at least 90 days. An extended alert (Extended Fraud Victim Alert) stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/).

You may also obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a security freeze on your credit report pursuant to West Virginia law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a unique personal identification number ("PIN") or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the distribution of your credit report for a period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number ("PIN") or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, a few days before actually applying for new credit.