



November 26, 2019

Subject: Important Information Re: Your Nespresso Account

Dear [CLUB MEMBER NAME]:

Nespresso is writing to inform you of a recent event, and is sending this letter as a cautionary measure to encourage you to take steps to protect your information.

We were recently alerted by our customer service partner on November 5, 2019, that one of their employees impermissibly copied the payment information of Club Members who placed orders via phone between August 1, 2019 and November 5, 2019. Upon discovery, that employee was immediately terminated, and we have no reason at this time to believe that any other staff were involved in this matter. Our partner notified local law enforcement and is fully cooperating with their investigation.

Out of an abundance of caution, we are notifying all Club Members who placed an order through that employee's phone line during this time, including you. Our partner's investigation into this situation showed that you placed an order with this specialist, but there was no evidence of suspicious activity during the interaction.

Nespresso takes these matters very seriously, and we are committed to safeguarding the information our Club Members entrust to us. Our partner has taken a number of immediate measures to limit the potential for similar situations. We are working closely with our partner to evaluate and strengthen their protocols to prevent instances like this in the future.

Our relationships with our Club Members are of the utmost importance to us. As a general best practice, we encourage you to be vigilant with respect to carefully reviewing your credit reports. For your convenient reference, we have enclosed additional information on steps you can take to further protect your information.

We sincerely apologize for any inconvenience this may cause. If you have further questions or require additional assistance, please contact 1-877-637-1650 Monday through Friday, 9 a.m. - 6 p.m. Eastern Standard Time.

Sincerely,

Kelley Donohoe
Director of Nespresso USA's Customer Relations Center

Enclosure

What You Can Do

Review Your Account Statements. As a precautionary measure, you should review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or card issuer. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state Attorney General, or the Federal Trade Commission. In some states, you may also obtain a police report regarding this incident.

Obtain and Monitor Your Credit Report. You can 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 1-877-322-8228, or completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. Or, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies shown below.

Equifax 1-800-685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian 1-888-397-3742 www.experian.com 535 Anton Blvd., Suite 100 Costa Mesa, CA 92626	TransUnion 1-800-916-8800 www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19016
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Take Advantage of Additional Free Resources on Identity Theft. Review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.IdentityTheft.gov> or call 1-877-ID-THEFT (1-877-438-4338). **Maryland** residents may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft by visiting <http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>, sending an email to idtheft@oag.state.md.us, or calling 1-410-576-6491. **North Carolina** residents may wish to review information provided by the North Carolina Attorney General by visiting <https://ncdoj.gov/protecting-consumers/protecting-your-identity/>, calling 1-877-566-7226, or writing to 9001 Mail Service Center, Raleigh, North Carolina 27699. **Rhode Island** residents may wish to review information provided by the Rhode Island Attorney General by visiting www.riag.ri.gov, writing to 150 South Main Street, Providence, RI 02903, or calling 1-401-274-4400.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “pre-screened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here, including if you are an identity theft victim and/or active duty military personnel. You can review your rights

pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N., Washington, DC 20580.

Consider Placing a Fraud Alert on Your Credit Report. You may consider placing a fraud alert on your credit report. This fraud alert statement 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. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze. You have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It 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 apply for a new credit card, cell phone, or any service that requires a credit check. 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. You must separately place a security freeze on your credit file with each credit reporting agency, and can do so at the following URLs.

- Equifax: <https://www.equifax.com/personal/credit-report-services/>
- Experian: <https://www.experian.com/ncaonline/freeze>
- TransUnion: <https://www.transunion.com/credit-freeze>

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