



December 17, 2012

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ANYTOWN, US 12345-6789



Dear Sample A Sample:

CruiseOne recognizes the importance of the privacy and confidentiality of the personal information provided to us by our customers. Regrettably, we are writing to inform you of an incident involving that information.

On November 30, 2012, we learned that an unauthorized person gained access to the booking system by misusing the log-in credentials of an authorized user. Although credit card information is encrypted when it is stored in the booking system, the unauthorized person used a decryption feature of the system to view the credit card number and expiration date for a limited number of individuals. Thus, this incident was beyond the control of our CruiseOne franchise owners and associates. The log-in credentials that were misused were immediately deactivated and additional technical safeguards were added to the system to prevent this from happening again.

We are contacting you because your credit card information may have been accessed. As a precautionary measure, arrangements have been made for you to enroll in a complimentary credit monitoring and identity theft protection service for one year provided by Experian, one of the three major nationwide credit reporting companies. For more information on this service and instructions on how to activate your complimentary one-year membership, please see the following two pages of this letter.

We want to assure you that we are committed to the security of your personal information and this matter is being taken very seriously. Additional technical safeguards have been implemented and a comprehensive internal review of practices and procedures is being conducted in order to help prevent something like this from happening again. If you have any questions, please call 888-414-8021, Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time. When prompted, please enter the following ten digit reference number: 9846120712.

Sincerely,

Dwain Wall
Senior Vice President & General Manager

(OVER PLEASE)



88677-L10

ProtectMyID Alert Enrollment Information

1. **You Must Enroll By: March 31, 2013**
2. **ProtectMyID Web Site: <http://www.protectmyid.com/alert> or call 877-297-7780 to enroll**
3. **Your Activation Code: ABCDEFGHIJKL**

Once your ProtectMyID Alert membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID Alert on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID Alert provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID Alert will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

Your complimentary One Year ProtectMyID Alert membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **\$1 Million Identity Theft Insurance¹:** As a ProtectMyID Alert member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID Alert is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID Alert, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

Whether or not you choose to use Experian's credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for unauthorized activity. Under federal law, you may obtain a free copy of your credit report once every 12 months from each of the three major nationwide credit reporting companies below by visiting www.annualcreditreport.com, or by calling 1-877-322-8228.

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-888-4213
P.O. Box 740256	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

¹ Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 home state. You should also immediately contact the police in your jurisdiction and file a police report of identity theft. Obtain a copy of the police report as you may need to provide copies of the report to creditors to clear up your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov
1-877-438-4338

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