



Corporate Office
650 Liberty Avenue
Union, NJ 07083
908-688-0888

September [], 2015

Via U.S. Mail

Re: **Credit Card Information Potentially Compromised**

Dear Bed Bath & Beyond Customer:

It has come to our attention that some customers who made purchases between March 7, 2015 and August 3, 2015 at our Bed Bath & Beyond store located at 1932 Broadway in New York, NY may have had their [REDACTED] information compromised. We sincerely apologize for any inconvenience or concern this may cause.

We have conducted an internal investigation and determined this potential compromise was an isolated incident that occurred in one specific store with one specific cashier during this specific time period. That cashier has since been removed from Bed Bath & Beyond and we are taking the necessary legal action. We take the confidentiality of our customers' [REDACTED] information very seriously and we want to ensure our customers are informed in order to detect and prevent potential unauthorized charges on their cards.

You are receiving this letter because your [REDACTED] information may have been compromised. We have no way of knowing whether your [REDACTED] information has actually been misused, or will be misused in the future.

This incident has been reported to law enforcement, and they are investigating the matter. We have notified the banks that process payment cards for us, and we understand that they will be notifying the bank that issued you your card. However, as a cautionary measure, you should also notify your card's issuing bank so that they can either reissue your card or take other precautionary measures to protect your account.

If you believe there is an unauthorized charge on your card, please contact your bank to have it removed. Additionally, we recommend you vigilantly check your account statements and monitor the free credit reports that are available to you. See the attached additional information that certain states have asked us to provide on how you can protect yourself from identity theft.

We sincerely apologize for any inconvenience or concern this has caused you and we want you to be assured that we are taking steps to prevent a similar occurrence. We understand the importance of the situation and we stand ready and willing to help you. We are offering one (1) free year of credit monitoring services to our customers who have received this letter. You may redeem this offer until December 15, 2015. For details regarding these credit monitoring services or if you have any questions or concerns about this matter please contact us at X-XXX-XXX-XXX between the hours of 9 am until 9 pm (EST).

Sincerely,

Hank Reinhart
Vice President, Customer Service

Protection from Identity Theft

For residents of California, Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

Equifax

P.O. Box 740241
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834-6790
1-877-322-8228
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Illinois, Maryland and North Carolina:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland or North Carolina resident, you may also be able to obtain this information from your state's Attorney General.

MD Attorney General's Office

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

NC Attorney General's Office

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
<http://www.ncdoj.gov/>

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and West Virginia:

State laws require us to inform you of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com