



May 3, 2019

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

Via U.S. Mail

Re: **Credit Card Information Potentially Compromised**

Dear Bed Bath & Beyond Customer:

What Happened

It has come to our attention that one of our call center employees processing orders over the phone may have attempted to illegally compromise customer credit card information. Our records suggest that this same employee processed a phone order for you between June 19, 2018 and March 26, 2019. Although we do not know if your credit card information was also compromised, we are sending you this letter in an abundance of caution. We sincerely apologize for any inconvenience or concern this may cause.

The employee has since been removed from Bed Bath & Beyond and we are taking the necessary legal action. We take the confidentiality of our customers' financial information very seriously and we want to ensure our customers are informed in order to detect and prevent potential unauthorized charges on their cards

What Information Was Involved

You are receiving this letter because your credit card/debit card information may have been compromised. We have no way of knowing whether your credit card/debit card information has actually been taken, misused, or will be misused in the future.

What We Are Doing

This incident has been reported to law enforcement, and they are investigating the matter. We will be notifying 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.

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 August 31, 2019. For details regarding these credit monitoring services please contact us at 1-866-223-8436 between the hours of 9 am until 9 pm (EST).

What You Can Do

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 for incidents of fraud or identity theft. For general information on protecting your privacy and preventing unauthorized use of your personal information, you may visit the U.S. Federal Trade Commission's Web site, <http://ftc.gov> or contact your state office of consumer affairs or attorney general. You can also see the attached "Reference Guide" for more information relevant to your state.

For More Information

If you have any questions or concerns about this matter please contact us at 1-866-223-8436 between the hours of 9 am until 9 pm (EST) Monday through Friday.

Sincerely,

Hank Reinhart
Vice President, Customer Service

Protection from Identity Theft

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

Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

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 or prevent 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 New Mexico: State law requires us to direct you to review personal account statements and credit reports to detect errors resulting from a security incident. State law also requires us to tell you that 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.

For residents of Massachusetts and Rhode Island: 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 at no charge. 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.

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

For Residents of Rhode Island: You can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903 (401) 274-4400, www.riag.ri.gov