



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>

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<<Date>>

RE: NOTICE OF DATA BREACH

Dear <<Name 1>>:

A.T. Cross Company (“A.T. Cross”) writes to notify you of a recent incident that may affect the security of your payment card information. We take this incident very seriously and are providing you with details about the incident, our response, and steps you can take to better protect your personal information, should you feel it appropriate to do so.

What Happened? In May 2019, A.T. Cross received reports from certain customers that the checkout page of its website was behaving abnormally. A.T. Cross immediately took steps to investigate this issue. We also began working with our website support vendors and third-party forensic experts to confirm the nature and scope of the incident. Based on the results of the forensic investigation, on or around June 3, 2019, we confirmed that card data, including customer name, address, card number, expiration data and security code, used for purchases on www.cross.com between May 9 and May 14, 2019 were potentially subject to unauthorized acquisition. We then undertook an internal review to identify those customers who made purchases during that time.

What Information Was Involved? Our investigation determined that your name, address, credit/debit card number, expiration date and security code were potentially acquired without authorization.

What We Are Doing. A.T. Cross takes the security of information in our care very seriously. Upon learning of the incident, we immediately took steps to ensure the security of our website and investigate the issue. We are reviewing the security measures in place to ensure the ongoing security of our systems. We are also providing you with information about this event and about the steps you can take to better protect against misuse of your payment card information, should you feel it appropriate to do so.

What You Can Do. We encourage you to review the enclosed “Privacy Safeguards” which includes guidance on steps you can take to better protect against misuse of your information.

For More Information. We understand you may have questions or concerns that are not addressed in this letter. If you have additional questions, you may call our dedicated call center we have established regarding this incident at 877-641-8844. The call center is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time, excluding U.S. holidays.

Again, we take this incident seriously and sincerely regret any inconvenience or concern this incident has caused you.

Regards,

Karl Pearson

Karl Pearson, CEO
A.T. Cross Company

PRIVACY SAFEGUARDS

Monitor Accounts. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Security Freeze. You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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

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

Fraud Alert. As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19106
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

Additional Information. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; www.oag.state.md.us. A.T. Cross Company can be reached by mail at 299 Promenade Street, Providence, RI 02908.

For 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: the 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 “prescreened” 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. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to 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.W., Washington, D.C. 20580.

For Rhode Island Residents, the Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903; www.riag.ri.gov; 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 10 Rhode Island residents impacted by this incident.