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FILE NO: 85182.000002

January 22, 2016

Via Email (securitybreach@atg.wa.gov)

Office of the Attorney General 1125 Washington St. SE PO Box 40100 Olympia, WA 98504-0100

To Whom It May Concern:

In accordance with R.C.W. 19.255.010, I am writing to provide you with an update regarding the nature and circumstances of the data security issue that Starwood Hotels & Resorts Worldwide, Inc. ("Starwood") initially announced on November 20, 2015.

As indicated in the letter I sent to your office on November 20, a malware intrusion affected some point of sale systems at a limited number of Starwood hotels in North America. Since that time, Starwood has been working diligently with third-party forensic experts to continue its investigation to help ensure that all impacted hotels have been identified. Based on the continued investigation, the company has identified some additional hotels whose point of sale systems were affected by this issue. As a general matter, the malware associated with these additional hotels was identified on point of sale systems that were decommissioned (i.e., taken offline and no longer operating) prior to the November 2015 announcement. To examine these decommissioned systems, which were located in storage at the relevant hotels, the forensic experts needed to conduct multiple system scans and manual inspections for signs of malware. This process required significant time and resources to complete. Attached is an updated list of locations and potential dates of exposure for each affected Starwood hotel.

As indicated in my prior letter, the malware was designed to collect certain payment card information, including cardholder name, payment card number, security code and expiration date. There is no evidence that other customer information, such as contact information, Social Security numbers or PINs, were affected by this issue. The malware affected certain restaurants, gift shops and other point of sale systems at the relevant Starwood properties. Starwood has no indication that its guest reservation or Starwood Preferred Guest membership systems were impacted.

The affected hotels have taken steps to secure customer payment card information, and the malware no longer presents a threat to customers using payment cards at the hotels. Starwood

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Office of the Attorney General January 22, 2016 Page 2

is offering identity protection and credit monitoring services to affected Starwood customers for one year at no cost to them.

Because Starwood does not collect the contact information of customers when they make purchases at retail outlets within the hotel properties, Starwood is unable to determine the number of Washington residents who may be affected by this issue. Attached for your reference is a copy of the updated substitute notice Starwood posted on its website on January 22, 2016. Please do not hesitate to contact me if you have any questions.

Very truly yours,

Lisa J. Søtto

Enclosures

Letter From Our President - Updated

January 22, 2016

Dear Starwood Customers:

I am writing to provide you with an update regarding the nature and circumstances of the data security issue we initially announced on November 20, 2015. As indicated in my November 2015 letter, a malware intrusion affected some point of sale systems at a limited number of Starwood hotels in North America. Since that time, we have been working diligently with third-party forensic experts to continue our investigation to help ensure that all impacted hotels have been identified. Based on the continued investigation, we have identified some additional hotels whose point of sale systems were affected by this issue. The updated list of locations and potential dates of exposure for each affected Starwood property is provided here.

As indicated in my prior letter, we discovered that the point of sale systems at certain Starwood hotels were infected with malware, enabling unauthorized parties to access payment card data of some of our customers. We want you to know that the affected hotels have taken steps to secure customer payment card information, and the malware no longer presents a threat to customers using payment cards at our hotels. We also want to assure you that protecting the security of our customers' personal information is a top priority for Starwood.

As indicated in my prior letter, we have determined the following:

- The malware affected certain restaurants, gift shops and other point of sale systems at the relevant Starwood properties. We have no indication that our guest reservation or Starwood Preferred Guest membership systems were impacted.
- The malware was designed to collect certain payment card information, including cardholder name, payment card number, security code and expiration date. There is no evidence that other customer information, such as contact information, Social Security numbers or PINs, were affected by this issue.

We sincerely regret any inconvenience this may cause. We take our obligation to safeguard personal information very seriously and are alerting affected customers about this incident so they can take steps to help protect their information. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports. If you believe your payment card may have been affected, please contact your bank or card issuer immediately.

In addition, we have arranged with AllClear ID to offer identity protection and credit monitoring services to affected Starwood customers for one year at no cost to them. The <u>Reference Guide</u> provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

If you have any questions or would like more information, please call 1-855-270-9179 (U.S. and Canada) or 1-512-201-2201 (International), Monday through Saturday, 8:00 am to 8:00 pm CST.

Again, we sincerely apologize for any inconvenience this issue may cause.

Sincerely,

Sergio Rivera President, The Americas

Reference Guide

We encourage affected customers to take the following steps:

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

<u>Identity Protection and Credit Monitoring Services.</u> Starwood has arranged with AllClear ID to offer affected customers identity protection, credit monitoring and fraud assistance services at no cost to them. These services will be available through February 1, 2017. A customer is eligible for the services listed below if the customer used a payment card at one of the affected Starwood properties during a relevant time period. The locations and potential dates of exposure for each affected Starwood property are listed <u>here</u>.

AllClear SECURE: This service provides affected customers with a dedicated investigator to help them recover financial losses and restore their credit and identity. Affected Starwood customers are automatically eligible to use this service – there is no action required on their part to enroll. Affected customers may receive this fraud assistance service by calling 1-855-270-9179.

<u>AllClear PRO</u>: This service offers additional layers of protection to U.S. residents, including credit monitoring and a \$1 million identity theft insurance policy. Please click <u>here</u> or call 1-855-270-9179 to learn more and sign up for this service.

AllClear PLUS Canada: For additional protections, Canadian residents may enroll in AllClear PLUS Canada, which includes identity theft monitoring. To use this service, you will need to provide certain information. Please click here or call 1-855-270-9179 to learn more and sign up for this service.

AllClear Global Identity Repair: Customers residing outside the U.S. and Canada may call 1-512-201-2201 or click here for information about AllClear SECURE and AllClear Global Identity Repair services.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Place an initial fraud alert.
- Order your credit reports.
- Create an FTC Identity Theft Affidavit by submitting a report about the theft at http://www.ftc.gov/complaint or by calling the FTC.
- File a police report about the identity theft and get a copy of the police report or the report number. Bring your FTC Identity Theft Affidavit with you when you file the police report.
- Your Identity Theft Report is your FTC Identity Theft Affidavit plus your police report. You may be able to use your Identity Theft Report to remove fraudulent information from your credit report, prevent companies from refurnishing fraudulent information to a consumer reporting agency, stop a company from collecting a debt that resulted from identity theft, place an extended seven-year fraud alert with consumer reporting agencies, and obtain information from companies about accounts the identity thief opened or misused.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Credit Information	1-800-525-6285	www.equifax.com
	Services, Inc.		
	P.O. Box 740241		
	Atlanta, GA 30374		
Experian	Experian Inc.	1-888-397-3742	www.experian.com

	P.O. Box 9554 Allen, TX 75013		
TransUnion	TransUnion LLC	1-800-680-7289	www.transunion.com
	P.O. Box 2000		
	Chester, PA 19022-2000		

Consider Placing a Security Freeze on Your Credit File. You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. There may be fees for placing, lifting, and/or removing a security freeze, which generally range from \$5-\$20 per action. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

<u>For Maryland Residents.</u> You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 (toll-free in Maryland) (410) 576-6300 www.oag.state.md.us

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze. There is no charge, however, to place, lift or remove a security freeze if you have been a victim of identity theft and you provide the consumer reporting agencies with a valid police report.

<u>For North Carolina Residents.</u> You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 (toll-free in North Carolina) (919) 716-6400 www.ncdoj.gov



One StarPoint Stamford, CT 06902 United States

UPDATED 1/22/2016: Starwood Hotels & Resorts locations affected by payment card security issue:

property (1997)	A COSTON	ing spenie	Jand	Maja pare
Four Points by Sheraton Philadelphia Airport	Philadelphia, PA	11/7/2014	2/5/2015	1/22/2016
Le Centre Sheraton Montreal	Montreal, QC	3/2/2015	4/6/2015	11/20/2015
Moana Surfrider, A Westin Resort	Honolulu, HI	2/2/2015	4/4/2015	11/20/2015
Palace Hotel, San Francisco	San Francisco, CA	12/25/2014	4/4/2015	11/20/2015
Sheraton Atlantic City Convention Center Hotel	Atlantic City, NJ	11/7/2014	5/6/2015	11/20/2015
Sheraton Birmingham Hotel	Birmingham, AL	3/2/2015	4/14/2015	11/20/2015
Sheraton Boston Hotel	Boston, MA	3/2/2015	4/9/2015	11/20/2015
Sheraton Centre Toronto Hotel	Toronto, ON	3/2/2015	7/20/2015	1/22/2016
Sheraton Chicago	Chicago, IL	11/7/2014	4/7/2015	1/22/2016
Sheraton Dallas Hotel	Dallas, TX	3/2/2015	4/16/2015	11/20/2015
Sheraton Denver Hotel	Denver, CO	3/2/2015	5/2/2015	11/20/2015
Sheraton Fairplex Hotel & Conference Center	Pomona, CA	3/2/2015	4/13/2015	11/20/2015
Sheraton Gateway Toronto	Toronto, CAN	1/14/2015	1/15/2015	1/22/2016
Sheraton Grand Phoenix	Phoenix, AZ	3/2/2015	4/16/2015	1/22/2016
Sheraton Grand Sacramento Hotel	Sacramento, CA	3/2/2015	4/19/2015	11/20/2015
Sheraton Houston West Hotel	Houston, TX	3/2/2015	4/6/2015	1/22/2016
Sheraton Indianapolis	Indianapolis, IN	11/7/2014	11/13/2014	1/22/2016
Sheraton Inner Harbor	Baltimore, MD	11/7/2014	4/13/2015	1/22/2016
Sheraton Kansas City Hotel at Crown Center	Kansas City, MO	3/2/2015	4/16/2015	11/20/2015
Sheraton Kona Resort & Spa at Keauhou Bay	Kailua-Kona, HI	3/2/2015	4/16/2015	1/22/2016
Sheraton Los Angeles Downtown Hotel	Los Angeles, CA	2/3/2015	4/5/2015	1/22/2016
Sheraton Maui Resort & Spa	Maui, HI	11/7/2014	4/16/2015	11/20/2015
Sheraton Needham	Needham, MA	11/7/2014	4/17/2015	1/22/2016
Sheraton New Orleans Hotel	New Orleans, LA	11/7/2014	4/16/2015	11/20/2015
Sheraton New York Times Square Hotel	New York, NY	3/2/2015	5/3/2015	11/20/2015
Sheraton Parsippany	Parsippany, NJ	3/2/2015	4/19/2015	1/22/2016
Sheraton Puerto Rico	San Juan, PR	3/2/2015	4/6/2015	1/22/2016





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Sheraton San Diego Hotel & Marina	San Diego, CA	1/3/2015	3/2/2015	11/20/2015
Sheraton Seattle Hotel	Seattle, WA	3/2/2015	4/16/2015	1/22/2016
Sheraton Society Hill	Philadelphia, PA	3/2/2015	3/9/2015	1/22/2016
Sheraton Stonebriar Hotel	Frisco, TX	3/2/2015	4/8/2015	11/20/2015
Sheraton Suites Philadelphia Airport	Philadelphia, PA	11/7/2014	2/5/2015	1/22/2016
Sheraton Waikiki	Honolulu, HI	11/7/2014	4/8/2015	11/20/2015
Sheraton Wild Horse Pass Resort & Spa	Chandler, AZ	3/2/2015	5/6/2015	11/20/2015
Sheraton, Steamboat Springs Colorado	Steamboat Springs, CO	3/2/2015	4/13/2015	1/22/2016
SLS Hotel at Beverly Hills	Beverly Hills, CA	3/2/2015	4/8/2015	1/22/2016
The Phoenician, a Luxury Collection Resort	Scottsdale, AZ	1/23/2015	4/17/2015	11/20/2015
The St. Regis Aspen	Aspen, CO	3/2/2015	4/16/2015	1/22/2016
The St. Regis Atlanta	Atlanta, GA	3/2/2015	4/13/2015	1/22/2016
The St. Regis Bahia Beach	Rio Grande, PR	3/2/2015	4/29/2015	1/22/2016
The St. Regis Bal Harbour Resort	Bal Harbour, FL	3/2/2015	4/16/2015	11/20/2015
The St. Regis Deer Valley	Park City, UT	3/2/2015	4/8/2015	1/22/2016
The St. Regis Houston	Houston, TX	3/2/2015	4/14/2015	1/22/2016
The St. Regis New York	New York, NY	11/7/2014	2/4/2015	1/22/2016
The St. Regis Princeville Resort	Princeville, HI	3/2/2015	7/22/2015	1/22/2016
The St. Regis San Francisco	San Francisco, CA	11/7/2014	12/1/2014	1/22/2016
The St. Regis Washington D.C.	Washington, DC	3/2/2015	3/17/2015	1/22/2016
The US Grant, a Luxury Collection Hotel	San Diego, CA	11/7/2014	4/6/2015	1/22/2016
The Westin Alexandria	Alexandria, VA	3/2/2015	4/16/2015	1/22/2016
The Westin Bayshore, Vancouver	Vancouver, BC	3/2/2015	5/14/2015	1/22/2016
The Westin Bellevue	Bellevue, WA	11/5/2014	2/20/2015	1/22/2016
The Westin Birmingham	Birmingham, AL	3/2/2015	4/7/2015	11/20/2015
The Westin Boston Waterfront	Boston, MA	3/2/2015	4/20/2015	11/20/2015
The Westin Cape Coral	Cape Coral, FL	3/2/2015	4/17/2015	1/22/2016
The Westin Charlotte	Charlotte, NC	1/6/2015	4/13/2015	11/20/2015
The Westin Chicago River North	Chicago, IL	3/2/2015	4/5/2015	11/20/2015
The Westin Cincinnati	Cincinnati, MO	3/2/2015	6/30/2015	11/20/2015
The Westin Convention Center, Pittsburgh	Pittsburgh, PA	3/2/2015	4/6/2015	1/22/2016





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The Westin Detroit Metropolitan Airport	Detroit, MI	3/2/2015	4/9/2015	11/20/2015
The Westin Edmonton	Edmonton, AB	11/7/2014	4/17/2015	1/22/2016
The Westin Ft. Lauderdale Beach Resort	Ft. Lauderdale, FL	12/2/2014	12/4/2014	1/22/2016
The Westin Galleria Dallas	Dallas, TX	3/2/2015	4/14/2015	1/22/2016
The Westin Hilton Head	Hilton Head, SC	3/2/2015	4/14/2015	1/22/2016
The Westin Indianapolis	Indianapolis, IN	11/7/2014	1/30/2015	1/22/2016
The Westin Jersey City	Jersey City, NJ	3/2/2015	4/21/2015	1/22/2016
The Westin Ka`Anapali Ocean Resort Villas	Lahaina, HI	3/2/2015	3/26/2015	11/20/2015
The Westin Kansas City at Crown Center	Kansas City, MO	11/7/2014	4/5/2015	11/20/2015
The Westin Kierland Resort & Spa	Scottsdale, AZ	1/22/2015	4/5/2015	11/20/2015
The Westin Kierland Villas, Scottsdale	Scottsdale, AZ	1/20/2015	1/21/2015	11/20/2015
The Westin La Paloma Resort & Spa	Tucson, AZ	3/2/2015	4/16/2015	11/20/2015
The Westin Lombard Yorktown Center	Lombard, IL	3/2/2015	4/4/2015	11/20/2015
The Westin Los Angeles Airport	Los Angeles, CA	3/2/2015	4/4/2015	11/20/2015
The Westin Maui Resort & Spa	Lahaina, HI	3/2/2015	4/8/2015	11/20/2015
The Westin Michigan Avenue Chicago	Chicago, IL	3/2/2015	5/14/2015	11/20/2015
The Westin Mission Hills Golf Resort & Spa	Rancho Mirage, CA	1/6/2015	2/10/2015	11/20/2015
The Westin New York at Times Square	New York, NY	3/2/2015	4/25/2015	11/20/2015
The Westin New York Grand Central	New York, NY	3/2/2015	4/10/2015	11/20/2015
The Westin Ottawa	Ottawa, ON	3/2/2015	4/7/2015	1/22/2016
The Westin Park Central Dallas	Dallas, TX	11/7/2014	2/12/2015	1/22/2016
The Westin Phoenix Downtown	Phoenix, AZ	1/5/2015	4/16/2015	11/20/2015
The Westin Princeville Ocean Resort Villas	Princeville, HI	3/2/2015	3/26/2015	11/20/2015
The Westin Riverwalk	San Antonio, TX	1/18/2015	1/20/2015	1/22/2016
The Westin San Diego Gaslamp Quarter	San Diego, CA	3/2/2015	3/31/2015	1/22/2016
The Westin Savannah	Savannah, GA	11/7/2014	4/16/2015	1/22/2016
The Westin Seattle	Seattle, WA	11/7/2014	4/7/2015	11/20/2015
The Westin South Coast Plaza	Costa Mesa, CA	11/7/2014	1/28/2015	11/20/2015, 1/22/2016
The Westin St. Francis	San Francisco, CA	3/2/2015	4/8/2015	11/20/2015
The Westin Stonebriar Hotel & Golf Club	Frisco, TX	11/7/2014	4/15/2015	11/20/2015





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The Westin Waltham Boston	Waltham, MA	11/7/2014	4/20/2015	11/20/2015
W Atlanta Midtown	Atlanta, GA	3/2/2015	4/12/2015	1/22/2016
W Chicago City Center	Chicago, IL	3/2/2015	4/27/2015	1/22/2016
W Dallas - Victory Hotel & Residences	Dallas, TX	3/2/2015	5/29/2015	1/22/2016
W Fort Lauderdale	Ft. Lauderdale, FL	3/2/2015	4/16/2015	1/22/2016
W Hoboken	Hoboken, NJ	3/2/2015	4/15/2015	11/20/2015
W Hollywood	Los Angeles, CA	3/2/2015	4/6/2015	11/20/2015
W Montreal	Montreal, QC	3/2/2015	4/6/2015	11/20/2015
W New Orleans - French Quarter	New Orleans, LA	3/2/2015	10/23/2015	11/20/2015
W New York	New York, NY	3/2/2015	4/15/2015	1/22/2016
W New York - Downtown	New York, NY	11/7/2014	4/16/2015	1/22/2016
W New York - Times Square	New York, NY	3/2/2015	3/8/2015	11/20/2015
W Retreat & Spa - Viegues Island	Vieques Island, PR	3/2/2015	4/13/2015	11/20/2015
W San Francisco	San Francisco, CA	11/7/2014	6/10/2015	1/22/2016
<u>W Seattle</u>	Seattle, WA	3/2/2015	4/16/2015	1/22/2016
W South Beach	Miami Beach, FL	1/22/2015	4/9/2015	11/20/2015
Walt Disney World Dolphin, A Sheraton Hotel	Orlando, FL	11/5/2014	4/13/2015	11/20/2015



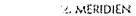


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One StarPoint Stamford, CT 06902 United States

Updated: January 22, 2016

Frequently Asked Questions

1. What happened?

We became aware of a malware intrusion that affected some point of sale systems at a limited number of Starwood hotels in North America. Promptly after discovering the issue, we engaged third-party forensic experts to conduct an extensive investigation. Based on the investigation, we discovered that the malware affected certain restaurants, gift shops and other point of sale systems at the relevant Starwood properties. We have no indication that our guest reservation or Starwood Preferred Guest membership systems were impacted.

2. What did Starwood do when it discovered the issue?

Promptly after discovering the issue, we engaged third-party forensic experts to conduct an extensive investigation. We also have been working closely with law enforcement authorities and coordinating our efforts with the payment card organizations to determine the facts.

3. What information may have been compromised?

The malware was designed to collect certain payment card information, including cardholder name, payment card number, security code and expiration date. There is no evidence that other customer information, such as contact information, Social Security numbers or PINs, were affected by this issue.

4. Which Starwood hotels in North America were impacted by this incident?

The updated locations and potential dates of exposure for each affected Starwood property are listed here.

5. Has Starwood identified additional properties affected by this issue since its first notification in November 2015?

























Yes. Even though our investigation was not complete at the time of our initial announcement in November 2015, we believed it was in the best interest of our customers to quickly alert them at the time based on the information we had. Since that time, we have been working diligently with third-party forensic experts to continue our investigation to help ensure that all impacted hotels have been identified. Based on our investigation, we have identified some additional hotels whose point of sale systems were affected by this issue. The updated locations and potential dates of exposure for each affected Starwood property are listed here.

6. Is it safe to use a payment card at Starwood hotels?

The malware no longer presents a threat to customers using payment cards at our hotels.

7. Is my payment card information affected?

Starwood cannot identify individual affected customers based on the payment card data the company has available. This issue impacted a limited number of Starwood properties during specific periods of time. Please refer to your payment card statements to see if you used a card at one of the affected hotels during a relevant time period. If you believe your payment card was affected or you see any unusual activity on your account statement, you should immediately contact your bank or card issuer.

8. What should I do to help protect my information?

If you believe your payment card may have been affected, you should immediately contact your bank or card issuer. Under U.S. law, you are entitled to one free credit report annually from each of the three national credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call toll free at 1-877-322-8228. We encourage you to review your account statements and monitor your free credit reports. For more information about steps you can take to protect your credit files, you can contact any one of the consumer reporting agencies at:

Equifax	1-800-525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-680-7289	www.transunion.com

In addition, we have arranged with AllClear ID to offer identity protection and credit monitoring services to affected Starwood customers for one year at no cost to them. The <u>Reference Guide</u> provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.





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9. How do I find out more about the identity protection and credit monitoring services?

We have arranged with AllClear ID to offer identity protection and credit monitoring services to affected Starwood customers for one year at no cost to them. For more information about these services, please click <u>here</u> or call 1-855-270-9179 (U.S. and Canada) or 1-512-201-2201 (International), Monday through Saturday, 8:00 am to 8:00 pm CST.

10. Where can I get more information?

If you have any questions or would like additional information regarding this issue, please call 1-855-270-9179 (U.S. and Canada) or 1-512-201-2201 (International), Monday through Saturday, 8:00 am to 8:00 pm CST.





















