

Shell Vacations Club

6277 Sea Harbor Drive • Orlando, FL 32821

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ACD1234
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JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

March 20, 2015

Dear John Sample,

On behalf of SVC-West, LLC ("SVC"), a part of Shell Vacations Club, I am writing to inform you about an incident where certain personal information of some of our owners, including you, may have been taken as a result of a break-in at a California office.

While we take reasonable steps to protect our records, in January 2015 an unknown individual(s) forcibly and illegally entered an office and stole items from a locked cabinet that included a binder containing records of transactions with SVC during 2005 to 2008. These records included personal information such as some owners' name, address, driver's license number, Social Security number and/or financial information (i.e., payment card numbers and/or financial account numbers). We have no evidence that the personal information has been used for fraudulent purposes. We are providing you with this notice so you may take appropriate steps to protect against any potential misuse of your personal information.

Following this incident, we immediately notified law enforcement. In addition, we are conducting our own internal investigation, and examining whether there are additional measures we can take to help prevent incidents of this kind in the future. The privacy and protection of our owners' personal information is of the utmost importance to us, and we deeply regret the circumstances of this incident.

We recommend that you review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your personal information. To assist you, we have arranged for you the option to enroll in a complimentary two years of credit monitoring service and identity theft protection services.

We have arranged to have AllClear ID provide identity theft protection for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service – there is no action required on your part. If a problem arises, simply call 1-855-861-4016 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear maintains an A+ rating at the Better Business Bureau.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4016 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts.



We also ask that you closely monitor your accounts, and remain vigilant for incidents of fraud and identity theft, including regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at www.consumer.gov/idtheft, or call the FTC at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

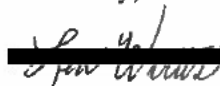
Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.experian.com

TransUnion
(800) 916-8800
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.transunion.com

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization.

Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact AllClear ID at 1-855-861-4016, if you have any questions or concerns.

Sincerely,



Lea Watts
Senior Vice President
SVC-West, LLC

IF YOU ARE AN IOWA RESIDENT: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
<http://www.iowaattorneygeneral.gov/>

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

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

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

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

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

North Carolina Department of Justice
Attorney General Roy Cooper
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.com>