



## **Notice of Payment Card Security Incident**

August 30, 2019

We value our relationship with our consumers and understand the importance of protecting your personal data and payment card information. We want to inform you about a data security incident affecting our Russell Stover retail stores, which may have resulted in unauthorized acquisition of certain payment card information, and to provide you with steps you can take to protect yourself from possible misuse of your information. At this time, we have no evidence that any information has been inappropriately used.

### ***What Happened?***

We recently became aware that an unauthorized actor had possibly gained access to Russell Stover's point-of-sale (POS) systems through malware at Russell Stover's retail stores. Upon learning of the incident, Russell Stover immediately initiated an investigation, engaged leading, independent cybersecurity experts, and took measures to eradicate and contain the malware. Based on our investigation to date, Russell Stover believes that, by means of the malware, the unauthorized actor may have been able to acquire certain data from payment cards used in Russell Stover retail stores during timeframes beginning no earlier than February 9, 2019 and no later than August 7, 2019.

### ***What Information was Involved?***

At this time, we believe that Russell Stover retail stores were impacted. While our investigation is ongoing, we believe that certain payment card data, including some consumers' first and last names, payment card numbers and expiration dates, could have been acquired.

### ***What We Are Doing?***

Upon learning of the incident, we took steps to contain and remediate the incident, including removing the malware from our systems. We are working to further strengthen our security measures, including through enhanced employee training and improved technical measures. We have also notified the appropriate law enforcement and regulatory authorities and are working closely with the payment card companies regarding this matter.

Payment card network rules generally state that payment cardholders are not responsible for fraudulent charges that are timely reported. Accordingly, Russell Stover consumers, like any payment cardholder, should promptly report unauthorized charges to the bank that issued their payment card.

### ***What You Can Do?***

We recommend that you review your bank account and payment card statements and notify your payment card company if you identify any suspicious activity. Be sure to immediately report any

unauthorized charges to your payment card issuer. The phone number to call is usually on the back of your payment card.

Please see the section that follows this notice for additional steps you may take to protect your information. The additional information section describes additional steps you can take to help protect yourself, including details on how to place a fraud alert or a security freeze on your credit file.

***For More Information***

We sincerely regret that this incident occurred and any concern it may cause. If you have questions or need additional information, you may call 855-896-4449 available from 6 a.m. to 8 p.m. (Pacific) Monday through Friday and 8 a.m. to 5 p.m. (Pacific) on Saturday and Sunday (exclusive of holidays). When calling in, please use the reference number DB14273.

**ADDITIONAL INFORMATION ON WAYS TO PROTECT YOURSELF**

**Contact information for the three nationwide credit reporting companies is as follows:**

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
Phone: 1-800-685-1111	Phone: 1-888-397-3742	Phone: 1-888-909-8872
P.O. Box 740256	P.O. Box 9554	P.O. Box 105281
Atlanta, Georgia 30348	Allen, Texas 75013	Atlanta, GA 30348-5281
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

**Free Credit Report.** We remind you to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission’s (“FTC”) website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont Residents:**

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Security Freeze.** Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone’s guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

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 credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

**For New Mexico Residents:** You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

**For Colorado and Illinois Residents:** You may obtain information from the credit reporting agencies and the FTC about security freezes.

**For Massachusetts Residents:** Massachusetts law also allows consumers to request a security freeze. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

**Fraud Alerts.** A fraud alert tells businesses that check your credit that they should check with you before opening a new account. As of September 18, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years.

**For Colorado and Illinois Residents:** You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

**For West Virginia Residents:** You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft. 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. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies - Equifax, Experian, and TransUnion.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General’s office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

**For Maryland Residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

**For North Carolina Residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226.

**For Rhode Island Residents:** You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov>, 401-274-4400

**Reporting of identity theft and obtaining a police report.** You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.

**For Iowa Residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts Residents:** You have the right to obtain a police report if you are a victim of identity theft. You also have a right to file a police report and obtain a copy of it.

**For Oregon Residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

**For Rhode Island Residents:** You have the right to file or obtain a police report regarding this incident.