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## NOTIFICATION BY QUAKER STEAK & LUBE SOUTH CAROLINA, LLC OF PAYMENT CARD SECURITY EVENT AT QSL RESTAURANT IN QUAKER STEAK & LUBE OF SOUTH CAROLINA, LLC

**What Happened.** Quaker Steak & Lube of South Carolina, LLC ("the Company") was recently alerted to unusual activity relating to payment cards that may have been used at the Company's Quaker Steak & Lube® restaurant located at 10 Chrome Drive in Greenville, South Carolina (the "Restaurant"), and immediately began working with third-party forensic investigators to investigate these reports. This restaurant is independently owned and operated by Quaker Steak & Lube of South Carolina, LLC.

Through these investigations, it was discovered that payment card information may have been accessed as a result of the installation of malicious software on the Restaurant's point of sale system serviced by Midwest POS Solutions, Inc. ("Midwest POS"). It was further discovered that Midwest POS credentials were used to access to the Company's point of sale system remotely, which allowed an unauthorized actor to deploy malicious software into the system.

**What Information May Be Involved.** The investigations determined that payment card information such as cardholder name, card number, expiration date, and CVV from payment cards used at the Restaurant from February 14, 2019 through September 3, 2019 may have been involved. This incident did not involve Social Security numbers as this information is never collected by the Company. Additionally, this incident did not involve payment card PIN numbers.

**What the Company Is Doing.** The Company has worked with forensic investigators to investigate this incident and to assist in remediation efforts, including deployment of security tools to contain, disable, and destroy any malicious software, and enhancing existing security measures to reduce the likelihood of future incidents.

This incident was also reported to card brands Visa, MasterCard, Discover and American Express.

**For More Information.** The Company has established a dedicated assistance line for individuals seeking additional information regarding this incident. Customers can call 1-844-907-1666, 8:00am – 5:30pm CT, Monday through Friday (excluding U.S. holidays).

**What You Can Do.** We encourage all customers to remain vigilant against identity theft by reviewing their financial account statements regularly and monitoring their credit reports for suspicious activity. Customers should immediately report any unauthorized charges to their card issuer. The phone number to call is usually on the back of the credit or debit card.

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](http://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.

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](http://www.experian.com/freeze/center.html)

**TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**

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

[www.equifax.com/personal/credit-report-services](http://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.

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

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### TransUnion

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

<https://www.transunion.com/fraud-alerts>

### Equifax

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

[www.equifax.com/personal/credit-report-services](http://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](http://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.

In South Carolina, consumers who may have been affected by a security breach or would like more information about protecting their personal information, can visit [www.consumer.sc.gov](http://www.consumer.sc.gov) and click the "Identity Theft Resources" button or call us toll-free at 1-800-922-1594. For details on what action to take in resolving specific identity theft problems, consumers can contact SCDC's Identity Theft Unit at the number above or fill out an Identity Theft Intake Form online.

This substitute notice is being provided pursuant to S.C. Code § 39-1-90(A) on this web site page maintained by the Company, as the Company has insufficient contact information for subject cardholders to be notified.

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