

Wyndham Vacation Resorts

July , 2016--**SAMPLE**

Name
Address
City, State, Zip

Dear XXXXX:

On behalf of Wyndham Vacation Resorts (“WVR”), I am writing to inform you about an incident whereby certain a United Parcel Service (“UPS”) box was lost in transit to our Las Vegas, Nevada, office resulting in some of your personal information being considered missing.

While we take reasonable steps to protect our records, on or about April 21, 2016, your owner contract was scheduled for pick up from U.S. Bank (one of our service providers) by UPS for shipment to our Las Vegas office. The package has yet to arrive at our Las Vegas office and is considered missing. This contract contained your personal information such as your name, address, Social Security number, bank account number and possibly your credit score information. We have no evidence that your information has been used in an unauthorized manner. A claim has been filed with UPS and their investigation is ongoing. We are providing you with this notice so you may take appropriate steps to protect against any potential misuse of your personal information.

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. As a result of this incident, we are addressing this matter with U.S. Bank and UPS, and examining whether there are additional measures that can be taken to prevent incidents of this kind in the future.

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.

As an added precaution, we have arranged to have AllClear ID protect your identity 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. This protection is automatically available to you with no enrollment required. If a problem arises, simply call (866) 979-2595 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 – at no cost to you. For a child under 18 years old, AllClear ID ChildScan identifies fraud by searching various databases for evidence of misuse of the child’s information. 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 (866) 979-2595 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
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 525-6285
www.equifax.com

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

TransUnion
Fraud Victim Assistance
P.O. Box 2000
Chester, PA 19022
(800) 916-8800
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. If you have any questions or concerns, please do not hesitate to contact an Owner Care Specialist at (866) 495-1993, Monday – Friday between 8:00AM to 5:00 PM Eastern Standard Time.

Sincerely,

Lea Watts
Senior Vice President, Owner Services
Wyndham Vacation Resorts

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

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)

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(877) 743-0023
<http://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)

North Carolina Department of Justice
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(877) 743-0023
<http://www.ncdij.com/>