

The Union League Club of Chicago Identifies and Stops Payment Card Security Incident

The Union League Club of Chicago is committed to protecting the security and confidentiality of the personal information of our members and guests, which is why we have been working tirelessly to investigate a recent payment card security incident and bolster the security of our payment system.

On March 5, 2016, we learned that a Union League employee was using keylogging software on certain Union League computers without authorization. Upon learning of the employee's use of the software, we promptly began an investigation, including retaining an expert computer security firm to examine Union League computers. Through the investigation, we determined that the employee used the keylogger software to obtain information entered into certain Union League computers, including payment card information regarding payments made by some of our guests. The information potentially compromised involves data found in the magnetic stripe of payment cards, which includes the cardholder name, card number, and expiration date. To date, we have no evidence that any of the information copied by the employee has been misused.

Union League is providing affected members and guests with information about this incident. We have notified the Federal Bureau of Investigation of the incident and are cooperating with its investigation.

If you used a payment card at the Union League of Chicago from December 10, 2015 to March 2, 2016, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your account statements for any unauthorized activity. You should immediately report any unauthorized charges to your financial institution because the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported in a timely manner. You may also review the "More Information About Ways to Protect Yourself" below.

We deeply regret any inconvenience this may have caused. To help prevent something like this from happening in the future, the keylogger software was removed and we are enhancing our technical safeguards related to employee access to personal information. If you have any questions, please call 1-844-812-9518 Monday through Friday between 8:00 a.m. and 8:00 p.m. Central Time.

More Information About Ways to Protect Yourself

We encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-465-7166	1-888-397-3742	1-800-916-8800

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. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
www.ftc.gov
 1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

If you are a resident of Connecticut,

Note that, pursuant to Connecticut law, you have the right to request a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. 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 request you make for new loans, credit mortgages, employment, housing, or other services.

To place a freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 2002	PO Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-685-1111	1-888-397-3742	1-800-916-8800

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security number

- Date of birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address, such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

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.

If you are a resident of Maryland, you may contact the Maryland Attorney General's Office at 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

If you are a resident of Massachusetts, note that pursuant to Massachusetts law, you have the right to obtain a copy of any police report related to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax
888-766-0008

Experian
888-397-3742

TransUnion
800-680-7289

Massachusetts law 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.

The fee for placing a security freeze on a credit report is \$5.00. If you are a victim of identity theft and submit a valid investigative report or complaint with a law enforcement agency, the fee will be waived. In all other instances, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. If you have not been a victim of identity theft, you will need to include payment to the credit reporting agency to place, lift, or remove a security freeze by check, money order, or credit card.

To place a security freeze on your credit report, you must send a written request to each of the three major reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security
Freeze
PO Box 105788
Atlanta, GA 30374
www.equifax.com

Experian Security
Freeze
PO Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Victim
Assistance Department
PO Box 6790
Fullerton, CA 92834
www.transunion.com

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

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.

If you are a resident of North Carolina, you may contact the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699, www.ncdoj.gov, toll free at 1-877-566-7226 or 1-919-716-6400.
