

## **Notice of Data Breach – May 5, 2016**

Stonebridge Realty Advisors, Inc., managers of the Xebec restaurant, recently became aware of a potential security incident possibly affecting the payment card information of certain individuals who made a payment card purchase at our restaurant. We are providing this notice as a precaution to inform you of the incident and to call your attention to some steps you can take to help protect yourself. We sincerely apologize for any frustration or concern this may cause you.

### ***What Happened***

Based upon an extensive forensic investigation, it appears that unauthorized individuals installed malicious software on our payment processing systems that was designed to capture payment card information as it is inputted into those systems.

### ***What Information Was Involved***

Based on the information currently available from our investigation, we believe that the incident may have affected payment card data (including payment card account number and card expiration date) of individuals who used a payment card at our restaurant between November 8, 2015, and March 26, 2016. If you made a payment card transaction at our restaurant during that timeframe, your payment card information could have been impacted by this incident. Please note, at this time, we are not aware of any misuse of your information as a result of this incident and no other information, such as your Social Security number was involved in this incident.

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

We take the privacy of personal information seriously, and deeply regret that this incident occurred. We took steps to address and contain this incident promptly after it was discovered, including engaging outside forensic experts to assist us in investigating and remediating the situation. We have disabled and removed the malware from the server and reconfigured security software and firewall settings. We have also been in contact with law enforcement and will continue to cooperate with their ongoing investigation.

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

We want to make you aware of steps you can take to guard against fraud or identity theft. We recommend that you review credit and debit card account statements as soon as possible in order to determine if there are any discrepancies or unusual activity listed. We urge you to remain vigilant and continue to monitor statements for unusual activity going forward. If you see anything you do not understand or that looks suspicious, or if you suspect that any fraudulent transactions have taken place, you should immediately notify the issuer of the credit or debit card. In instances of payment card fraud, it is important to note that cardholders are typically not responsible for any fraudulent activity that is reported in a timely fashion.

Although this incident did not include Social Security numbers or other sensitive personal information, as an additional precaution, we are providing information and resources to help individuals protect their identities. This includes an "Information About Identity Theft Protection" reference guide, available at <http://www.xebeclounge.com/security-notice/notice-letter/#id-theft>, which describes additional steps you may take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection.

### ***For More Information***

For more information about this incident, or if you have additional questions or concerns about this incident, you may contact us directly at 303.785.3100. Again, we are sorry for any inconvenience or concern this event may cause you.

Sincerely,

Chris R. Manley

### Information about Identity Theft Protection

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us)

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, [www.ncdoj.gov](http://www.ncdoj.gov)

**Fraud Alerts:** There are also 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 addresses or toll-free numbers listed at the bottom of this page.

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

#### National Credit Reporting Agencies

Equifax ([www.equifax.com](http://www.equifax.com))  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

Experian ([www.experian.com](http://www.experian.com))  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TransUnion ([www.transunion.com](http://www.transunion.com))  
P.O. Box 1000  
Chester, PA 19016  
800-888-4213

**Fraud Alerts:** P.O. Box 105069, Atlanta, GA 30374  
**Credit Freezes:** P.O. Box 105788, Atlanta, GA 30348

**Fraud Alerts and Security Freezes:**  
P.O. Box 9554, Allen, TX 75013

**Fraud Alerts and Security Freezes:**  
P.O. Box 2000, Chester, PA 19022  
888-909-8872