

[Jetro/Restaurant Depot letterhead]

December 17, 2012

«first name» «last name»  
«address1»  
«address2»  
«city», «state» «zip»

Dear [name or] Valued Customer:

We very recently determined that unauthorized individuals stole credit and debit card information from the card processing system we use in some of our stores. You are receiving this letter because we believe your credit or debit card information may have been stolen. We are sending this notice as soon as practically possible taking into consideration that legal enforcement authorities are involved. This letter explains actions we have taken in response to the theft and describes some actions you can take to protect yourself against fraud.

**Our commitment to payment card security: We believe our systems were compliant with payment card industry standards at the time of the apparent intrusion.** Our payment systems are monitored on a 24/7 basis by Trustwave, a Company that since 1995 has provided thousands of organizations with data security solutions and expertise. Indeed over the past year we have expended considerable resources and costs upgrading the credit card processing systems at each of our locations to ensure they met those security mandates.

**Actions we have taken:** We learned on December 4th 2012 that some of our customers had experienced credit card fraud after they used their cards at some of our stores. We hired Trustwave, a leading computer forensic firm, on December 6th to investigate. Trustwave investigators are still in the process of identifying all the details and are continuing their investigation but have so far determined the intrusions first started on November 7th 2012. Trustwave and our Information Technology staff are comfortable that the breach has been contained as of December 5th 2012.

We additionally immediately notified all the major card brands and provided information about potentially compromised accounts. The card brands will, in turn, notify card-issuing financial institutions who can take steps to protect cardholders through enhanced fraud monitoring or by reissuing cards.

**Actions you should take:** To protect yourself from possible fraudulent charges, you should contact officials at your card issuer immediately by calling the toll-free number on the back of your card or on your monthly statement, tell them you have received this letter, and ask them to cancel and reissue the card. You should also closely review your credit /debit card statements if you used your cards at one of our stores between November 7th and December 5, 2012. You should immediately notify the bank or financial institution that maintains the card account of any unauthorized charges. Even if your payment card has not been compromised as of yet, you should take these steps. Most banks or financial institutions will reimburse your account for any fraudulent charges.

You should refuse to provide information to anyone who calls or emails you to ask you for confidential information. Such calls and emails are known as "phishing." Fraud perpetrators may ask you for bank account information, credit card numbers, or your PIN. Banks and legitimate businesses will not call or email you to ask for such information.

We do not retain any customer identity information in our payment card systems such as social security numbers; as such, your social security information was not stolen.

You can contact one of the three major credit reporting agencies at:

Equifax Fraud Reporting  
1-800-525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Fraud Reporting  
1-800-680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

Additional information, including information about how to prevent identity theft, is available from the Federal Trade Commission (FTC). You can contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or 1-877-438-4338. If you become a victim of identity theft, you should report it to the police. The credit reporting agencies and the Federal Trade Commission also can provide information about fraud alerts and security freezes.

**Contact number for assistance, as well as Reimbursement and other services we will provide:**

We have contracted with ID Experts® to provide assistance to our customers who have been affected by the theft. Representatives from ID Experts have been fully informed about the card information theft at Jetro/Restaurant Depot. They can answer your questions and respond to concerns you may have regarding the theft and Jetro/Restaurant Depot will reimburse you for any such costs you reasonably incur. You can reach them by calling 1-800-420-2914 or going to [www.myidcare.com/jrdinformation](http://www.myidcare.com/jrdinformation). ID Experts is available Monday through Friday from 9 am - 9 pm Eastern Time. Please have your Jetro/Restaurant Depot membership number available.

Again, we recommend you contact ID Experts with any questions you may have or go to the informational website at [www.myidcare.com/jrdinformation](http://www.myidcare.com/jrdinformation).

We regret any inconvenience or concern the theft may have caused you.

Sincerely,

---

Richard Kirschner  
President