

NOTICE OF DATA BREACH

[Insert date]

Dear **[Customer]**,

We recently learned of a cybersecurity issue affecting our company.

What Happened?

MGM Resorts International recently disclosed that the company identified a cybersecurity issue affecting certain of our systems and that our investigation into the issue was ongoing. On or around September 29, 2023, we determined that an unauthorized third party obtained personal information of some of our customers on September 11, 2023.

What Information Was Involved?

The affected information included name, contact information (such as phone number, email address, and postal address), gender, date of birth, Social Security number, and driver's license number. For a limited number of customers, passport number was also affected. The types of impacted information varied by individual.

We do not believe customer passwords, bank account numbers, or payment card information was affected by this issue.

What We Are Doing

Promptly after learning of this issue, we took steps to protect our systems and data, including shutting down certain systems. We also quickly launched an investigation with the assistance of leading cybersecurity experts and are coordinating with law enforcement. We take the security of our systems and data very seriously and have put in place additional safeguards to further protect our systems.

We also have arranged with Experian to offer you credit monitoring and identity protection services for two years at no cost to you. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

What You Can Do

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your free credit reports. We also recommend that you remain alert for unsolicited communications involving your personal information.

You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228.

We regret any inconvenience this issue may have caused. If you have any questions regarding this matter, please contact 800-621-9437 (toll-free) Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Please reference engagement number [REDACTED] when calling.

Sincerely,

[Insert Signatory]

U.S. Reference Guide

We encourage you to take the following steps:

Register for Identity Protection and Credit Monitoring Services. We have arranged with Experian to help you protect your identity and your credit information for two years at no cost to you. **[Insert details of services and instructions for enrollment].**

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you are in the U.S. and detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For more information, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580 1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax

Equifax Information Services LLC
P.O. Box 105069
Atlanta, GA 30348-5069
1-800-525-6285
www.equifax.com

Experian

Experian Inc.
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
www.marylandattorneygeneral.gov

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1-800-771-7755 (toll-free)

1-800-788-9898 (TDD/TTY toll-free line)

<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)

28 Liberty Street

New York, NY 10005

Phone: (212) 416-8433

<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

For North Carolina Residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office

9001 Mail Service Center

Raleigh, NC 27699-9001

(877) 566-7226 (toll-free in North Carolina)

(919) 716-6400

www.ncdoj.gov

For Oregon Residents. You are encouraged to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice

1162 Court Street NE

Salem, OR 97301-4096

(877) 877-9392 (toll-free in Oregon)

(503) 378-4400

www.doj.state.or.us

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General

Consumer Protection Unit

150 South Main Street

Providence, RI 02903

(401)-274-4400

www.riag.ri.gov

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your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

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400 6th Street NW
Washington, D.C. 20001
(202)-727-3400
www.oag.dc.gov

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www.experian.com

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TransUnion LLC
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Albany, NY 12224-0341
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1-800-788-9898 (TDD/TTY toll-free line)

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Phone: (212) 416-8433

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