



Red Lobster ■ Olive Garden ■ LongHorn Steakhouse ■ The Capital Grille ■ Bahama Breeze ■ Seasons 52

Bruce Brown
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September 30, 2010

Sent via email: HWillaims@oag.state.md.us)
And U.S. Mail

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

Attention: Data Security Breach

Ladies and Gentlemen:

The purpose of this letter is to notify the Office of Attorney General of an incident that Darden Restaurants, Inc. recently became aware of that may constitute a legally-reportable security breach.

A Darden laptop computer was stolen from a locked car in Florida that contained information, including names, employee ID numbers, addresses, dates of birth, social security numbers and salaries of certain current Darden employees.

The theft occurred on or about, and was reported to Darden on, August 24, 2010. This Darden laptop computer was password-protected and otherwise secured. We have notified local law enforcement authorities about this theft. At this time, we have no evidence that any information has been used to commit identity fraud. We are reviewing our data protection systems to determine if there are additional security measures we can take to further protect this type of information.

Attached is a sample of the notification letter we are sending to affected individuals immediately after this letter.

Please contact me with any questions about this matter.

Sincerely,

Bruce A. Brown
Associate Counsel

BAB:jaw
Enclosure





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Date

Maryland

Dear [EMPLOYEE NAME]:

We recently became aware of an incident involving the theft of a Darden laptop computer from a locked car in Florida that contained information, including names, employee ID numbers, addresses, dates of birth, social security numbers and salaries of certain current Darden employees. The theft occurred on or about, and was reported to Darden on, August 24, 2010. This Darden laptop computer was password-protected and otherwise secured. We have notified local law enforcement authorities about this theft. We are reviewing our data protection systems to determine if there are additional security measures we can take to further protect this type of information.

We are unable to determine whether your information was in fact accessed by an unauthorized person. As a precaution, Darden is alerting you so you can take steps to protect yourself from possible identity fraud. You can obtain information from the Federal Trade Commission and the State Attorney General about steps you can take to avoid identity theft as follows:

Federal Trade Commission
Division of Privacy and Identity Protection
Bureau of Consumer Protection
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (1-877-438-4338)
www.ftc.gov/idtheft

Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
<http://www.oag.state.md.us/idtheft/>

Contact information for the three credit agencies is as follows:

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

Equifax
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
1-888-766-0008

TransUnion
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com
1-800-680-7289]

Please remain vigilant for incidents of fraud and identity theft and review account statements and monitor free credit reports. Also, please report any suspected incidents of identity theft to law enforcement authorities (including the Federal Trade Commission) or to the State Attorney General.

Register for Credit Monitoring or Place a Fraud Alert on Your Credit Files.

Register for Credit Monitoring. Darden has contracted with Experian® to provide you with a free, one-year membership in Triple Alert from ConsumerInfo.com. This service will provide you with credit monitoring and identity theft protection, including identity theft insurance*. There is no cost to you and enrolling in this program will not affect your credit score.

To activate your complimentary one-year membership in Triple Alert from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (866) 252-0121.

Triple Alert Web Site: **[SITE]**

Your Activation Code: **[Activation Code]**

You Must Enroll By: **[Expiration date]**

As soon as you enroll in your complimentary Triple Alert membership, Experian will begin to monitor your credit reports from Experian, Equifax® and TransUnion® on a daily basis and notify you of key changes.

Your complimentary 12-month Triple Alert membership includes:

- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity that you should be made aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses*

Once your enrollment in Triple Alert is complete, you should carefully review your credit reports for potentially inaccurate or suspicious items. If you have questions about Triple Alert, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care at (866) 252-0121.

Place a Fraud Alert on Your Credit Files. Alternatively, if you choose not to enroll in Triple Alert, we recommend that you place a "fraud alert" on your credit files. A fraud alert requires potential creditors to take reasonable steps to verify your identity before issuing credit in your name. Once a fraud alert is placed, it lasts for 90 days and can be renewed every 90 days thereafter.

To place a fraud alert on your credit file simply call one of the three national credit reporting agencies listed below. Because these three credit agencies share information, you will be able to automatically place an alert with all three of the credit agencies by calling any one of them.



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

Equifax
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
1-888-766-0008

TransUnion
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com
1-800-680-7289

There is no cost to place a fraud alert and you can even request a free copy of your credit report when you do. When you receive your credit report, review it carefully for any suspicious activity. If you do find any suspicious activity, notify your local law enforcement immediately and obtain a police report. The police report may be required to assist in cleaning up your records in the event of fraud.

Right to Request a Police Report and a Security Freeze on Your Credit Report.

You may obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also may file a police report and obtain a copy of it. Also, consumers may place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Experian (www.experian.com); Equifax (www.equifax.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

TransUnion Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);



2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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 identities 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.

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 website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.



When you receive your credit report, review it carefully. Look for accounts you don't recognize. 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 names. The credit bureau will be able to tell you when that is the case. And look in the "personal information" section for information (such as your home address and Social Security number) for any inaccuracies. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus 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 credit bureau by telephone and in writing.

If you find items you don't understand on your report, call the credit bureaus at the number given on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Follow the FTC's Recommendations.

If you believe your identity has been stolen, the U.S. Federal Trade Commission ("FTC") recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>) when you dispute new unauthorized accounts.
- 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.
- File your concern with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for their investigations. Filing a concern helps the FTC learn more about identity theft and the problems victims are having so FTC representatives can better assist you. The FTC's Identity Theft Hotline toll-free number is 1-877-IDTHEFT (1-877-438-4338) or you can visit their website at www.ftc.gov.

We regret any inconvenience this situation may cause you. If you have any questions regarding this notice, please contact Darden's Total Rewards Service Center, 1-888-DRI-EDGE (374-3343).

Sincerely,

Patrick Harrigan
Vice President
Human Resources Shared Services