

MASSACHUSETTS STATE SECURITY BREACH REPORTING FORM

Name of Entity: Okemo Mountain Resort

Street Address: 77 Okemo Ridge Rd

City: Ludlow State: VT Zip Code: 05149

Type of Business (please select one): Biotech/Pharm Education Financial Services
 Health Care Insurance Retail/Internet Telecom. Transportation
 Other Hospitality

Persons Affected: Total: 4609 Dates: Breach Occurred: 2/7/08

MA residents: 603 Breach Discovered: 3/2/08

Consumer Notification: 7/28/08

Description of Breach (please select all that apply): Hacking incident; Inadvertent disclosure;
 Stolen computer, CD, tape, etc; Lost computer, CD, tape, etc; Insider wrongdoing;
 other (specify): _____ [Attach additional description if necessary]

Information Acquired (please select all that apply): Name; SSN; Driver's license no.;
 Account number; Credit or Debit card number; Other (specify): Expiration Date, CID (4DBC)

Manner of Notification to Affected Persons (Attach Copy): Written; Electronic (email);
 Telephone; Substitute notice (provide justification).

Credit Monitoring or Other Service Offered: Yes; No; Duration: _____

Service: _____ Provider: _____

Submitted by: Demetrios A Eleftheriou Title: Counsel

Firm Name (if other than entity): American Express

Telephone: 212-640-8687 Email: demetrios.a.elftheriou@aexp.com

Dated: 9-11-08

Date:

Name
Address
City, State, Zip Code

Dear [Name],

American Express Card® Account ending in: XXXXX

I am writing to inform you of an incident involving a merchant where you have used your American Express Card.

A merchant accepting the American Express Card for payment detected unauthorized access to its data files. At this time, we believe the affected data included your American Express Card account information and personal contact information. Based on our commitment to the highest level of security, we wanted to make you aware of the situation. Importantly, the compromised data did not include your Social Security number and our systems do not show any indication of unauthorized activity on your Card account related to this incident.

We also want to reassure you that, beyond our standard fraud controls, American Express has placed additional fraud monitoring on your Card, and we will contact you if we detect any unusual activity. In addition, here are steps that American Express is taking, as well as some steps that you can take to get more information:

- We encourage you to remain vigilant over the next 12 to 24 months and regularly review your statements. If you notice any suspicious activity on your American Express Card account or suspect identity theft, notify us immediately by calling 1-800-545-5058.
- You can also sign up to receive free alerts of irregular account activity via cell phone, PDA, pager, or e-mail by visiting www.americanexpress.com/alerts. Following our long-standing practice, we will not hold our Cardmembers liable for fraudulent charges.
- We are enclosing a tip sheet that contains information about how to obtain copies of your credit reports and information about how to set-up fraud alerts.

Your privacy is a priority for American Express. To keep you better informed, you may receive multiple notification letters if more than one of your American Express card accounts was impacted.

Should you have questions, please call 1-800-545-5058 and an American Express customer care professional will be happy to assist you.

We are committed to protecting the security of your personal information and hope you find this notification beneficial.

Sincerely,

Andrew Roth
Chief Privacy Officer
American Express Company

HELPFUL CONTACT INFORMATION

REVIEW YOUR CREDIT REPORTS

To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com.

You may also contact the major credit bureaus directly:

- Equifax: 1-800-685-1111, www.equifax.com
- Experian: 1-888-397-3742, www.experian.com
- TransUnion: 1-800-916-8800, www.transunion.com

Once you receive your reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you cannot explain. Verify the accuracy of your Social Security number, address(es), complete name and employer(s). Notify the credit bureaus if any information is incorrect.

CONSIDER A FRAUD ALERT

Consider contacting the fraud department of the three major credit bureaus to request that a "fraud alert" be placed on your file, and include a statement that creditors must get your permission before any new accounts are opened in your name.

- Equifax: Report Fraud: 1-800-525-6285, www.equifax.com
- Experian: Report Fraud: 1-888-397-3742, www.experian.com
- TransUnion: Report Fraud: 1-800-680-7289, www.transunion.com

ADDITIONAL RESOURCES FROM AMERICAN EXPRESS

- Identity Theft Assistance is a free benefit available to all American Express Cardmembers and includes access to representatives who are on call 24 hours a day, seven days a week, to offer tips on how to be protected against identity theft. For more information about Identity Theft Assistance, call 1-800-297-7672 or visit: www.americanexpress.com/idtheftassistance.
- You can also sign up to receive free alerts of irregular account activity, via cell phone, PDA, pager, or e-mail. For more information, visit www.americanexpress.com/alerts.