

Data Security Notice

Dear Valued Guests:

We want to be in touch with you regarding a recent incident that may have involved access to your payment card information.

What Happened

On November 28, 2018, we identified unusual activity on our network through our information security monitoring processes. Upon identifying this issue, we began working with Mandiant, a leading cyber security firm, to understand the scope of the incident and determine whether there had been any unauthorized access. On November 30, 2018, Mandiant reported that it detected unauthorized access to our point of sale systems, exposing some of our customers' data. Mandiant worked with us to contain the breach and ensure that the unauthorized access was stopped immediately. At this time, we are confident that the breach has been contained.

What Information Was Involved

If you visited any of our company-owned Bruegger's locations (**see Appendix A for a list**) between August 28, 2018 and December 3, 2018, there is a possibility that your name and credit card information, including card number, expiration date and card security code may have been accessed as a result of this unauthorized activity. Payments made through your Bruegger's Bagel Inner Circle account or any one of your customer loyalty accounts were not affected. Any catering orders placed online with Bruegger's Bagels, Einstein Bros. Bagels, Manhattan Bagel and Noah's NY Bagels were also not affected by this breach.

What Are We Doing?

We are using Mandiant because of its expertise in data forensics and data security matters to conduct an investigation. We also have contacted and are in close coordination with the F.B.I. and are cooperating with its ongoing review. Please be assured that we are closely monitoring our systems, data, and account access as we always do. Additionally, we are making the necessary changes to strengthen our network against any future attacks, and improve our payment systems to protect your information going forward. We also are in regular communication with the credit card companies and will provide them with the information necessary to notify the banks that may have issued the affected payment cards.

What You Can Do

To determine whether you may have been affected by this security breach, we recommend that you review the list of potentially affected locations (**see Appendix A for a list**) and review your credit and debit card statements for any unauthorized charges. If you think you have been affected, please contact your debit or credit card company to report the potential unauthorized activity.

We also encourage customers to remain vigilant by reviewing your account statements as well as your credit report for any unauthorized activity.

For More Information

If you need more information about the breach or have other questions please call our toll free hotline number (877) 698 3760, Monday through Friday, from 9:00 a.m. to 9:00 p.m. EST and weekends from 9:00 a.m. to 5:00 p.m. EST or email us at inquiries@brueggers.com and we will work with you on next steps.

We sincerely apologize that this breach occurred and assure you that our team is working to help prevent data security issues from occurring in the future. The privacy and security of your information is very important to us and we remain committed to doing everything we can to maintain the confidentiality of your information. We appreciate your patience and loyalty as a customer.

Sincerely,

Tyler Ricks
President
Bruegger's Bagels

MORE INFORMATION ABOUT PREVENTING IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>. Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

National Consumer Reporting Agencies Contact Information		
TransUnion	Experian	Equifax
P.O. Box 2000	P.O. Box 9554	P.O. Box 105788
Chester, PA 19022	Allen, TX 75013	Atlanta, GA 30348
1-888-909-8872	1-888-397-3742	1-800-685-1111
www.transunion.com	www.experian.com	www.equifax.com

You can get information about fraud alerts and security freezes from the FTC and the Consumer Reporting Agencies.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to <http://www.AnnualCreditReport.com> or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

State Specific Information

IOWA residents: You may contact 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
www.iowaattorneygeneral.gov
(515) 281-5164

MASSACHUSETTS residents: As a Massachusetts resident you have the right to obtain a police report if you are the victim of identity theft. We strongly encourage you to report incidents of suspected identity theft to your local law enforcement and the state attorney general.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any

other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

If you choose to obtain a security freeze by directly contacting the consumer reporting agencies, you may apply online at www.experian.com/freeze or www.equifax.com/personal/credit-report-services or www.transunion.com/credit-freeze. You may also mail a letter to each of the consumer reporting agencies listed above. The letter should include your full name, address, Social Security number, date of birth, addresses where you lived over the previous two years, proof of current address (such as a utility or phone bill), and a photocopy of a government issued identification card. Each of the consumer reporting agencies has specific requirements to place a security freeze. Review these requirements including the correct mailing address on the website for each consumer reporting agency prior to sending your written request.

NORTH CAROLINA residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.gov
(919) 716-6400

Appendix A

Bailey Cove	Huntsville	AL
Hughes Road	Madison	AL
Avon	Avon	CT
Glastonbury	Glastonbury	CT
Whitney Grove/New Haven	New Haven	CT
Bridgeport CT/Shelton	Shelton	CT
Trumbull	Trumbull	CT
South Main/W. Hartford	W Hartford	CT
Wallingford	Wallingford	CT
North Monroe	Tallahassee	FL
Mahan Village	Tallahassee	FL
Bettendorf-Duck Creek	Bettendorf	IA
Mt Vernon	Cedar Rapids	IA
Lindale Crossing	Cedar Rapids	IA
Clive	Clive	IA
Coralville	Coralville	IA
Ingersoll	Des Moines	IA
Kaleidoscope	Des Moines	IA
Iowa City	Iowa City	IA
South Riverside	Iowa City	IA
Cincinnati Airport	Hebron	KY
Amherst/Tuscan's	Amherst	MA
Auburndale	Auburndale	MA
Bedford2	Bedford	MA
Belmont	Belmont	MA
Longwood Medical	Boston	MA
211 Congress	Boston	MA
School Street	Boston	MA
Brookline	Brookline	MA
West Roxbury	Chestnut Hill	MA
Milton/Granite Avenue	East Milton	MA
Anchor Plaza/Hingham	Hingham	MA
Lexington	Lexington	MA
Melrose	Melrose	MA
Northampton	Northampton	MA
97 Central/Wellesley	Wellesley	MA
Weston	Weston	MA
Winchester	Winchester	MA
North University/Campus	Ann Arbor	MI
Ann Arbor/Woodland/South Main Street	Ann Arbor	MI

Bloomfield Hills	Bloomfield Hills	MI
East Lansing	East Lansing	MI
Rochester Hills Plaza/Walton	Rochester Hills	MI
Royal Oak	Royal Oak	MI
Apple Valley	Apple Valley	MN
Blaine	Blaine	MN
Southtown	Bloomington	MN
Shakopee/OSR/Old Shakopee Road	Bloomington	MN
Cliff Road	Eagan	MN
Preserve Village/Eden Prairie	Eden Prairie	MN
Edina/44th France	Edina	MN
Leisure Lane	Edina	MN
Bass Lake	Maple Grove	MN
Gaviidae	Minneapolis	MN
Station 27	Minneapolis	MN
East Hennepin	Minneapolis	MN
Stadium Village II	Minneapolis	MN
New Hope	New Hope	MN
North Oaks/Village Center	North Oaks	MN
Rockford/Rock Rd	Plymouth	MN
Elton Hills	Rochester	MN
Rochester MC	Rochester	MN
Roseville Crossings	Roseville	MN
Park Place Plaza	St. Louis Park	MN
Grand Avenue	St. Paul	MN
Highland	St. Paul	MN
St. Anthony Park	St. Paul	MN
Sun Ray	St. Paul	MN
Stillwater	Stillwater	MN
Wayzata	Wayzata	MN
City Center/Woodbury	Woodbury	MN
Cary	Cary	NC
Preston Corner	Cary	NC
Cotswold	Charlotte	NC
Park Road	Charlotte	NC
Pineville 2	Charlotte	NC
South Lake	Cornelius	NC
Durham	Durham	NC
Commons	Durham	NC
Friendly Shopping Center	Greensboro	NC
Battleground	Greensboro	NC
Festival/Matthews	Matthews	NC
Hillsborough	Raleigh	NC

Mission Valley	Raleigh	NC
Stonehenge	Raleigh	NC
Harvest Plaza	Raleigh	NC
Ridgewood	Raleigh	NC
Lincoln Q Street	Lincoln	NE
Dodge St	Omaha	NE
Davenport	Omaha	NE
132nd & W. Center	Omaha	NE
Central Avenue	Albany	NY
Stuyvesant Plaza	Albany	NY
Village Square	Albany	NY
Wolf Road	Albany	NY
Clifton Park	Clifton Park	NY
Delmar	Delmar	NY
Erie Boulevard	DeWitt	NY
East Greenbush - DT	East Greenbush	NY
Perinton	Fairport	NY
Latham	Latham	NY
Manlius	Manlius	NY
West Taft Road	N. Syracuse	NY
Panorama Trail	Penfield	NY
Pennfair Plaza	Penfield	NY
Bushnell Basin	Pittsford	NY
Greece Towne Centre	Rochester	NY
Latta Pond	Rochester	NY
Monroe-Clover	Rochester	NY
Monroe-Goodman	Rochester	NY
Southtown Plaza - DT	Rochester	NY
Union Street	Schenectady	NY
Nottingham	Syracuse	NY
Troy	Troy	NY
Empire Boulevard	Webster	NY
Pavilion/Beechwood	Beachwood	OH
City Centre/Blue Ash	Blue Ash	OH
Brecksville	Brecksville	OH
Hyde Park	Cincinnati	OH
Clifton	Cincinnati	OH
Madeira Crossing	Cincinnati	OH
Columbia Square	Cincinnati	OH
Cedar Hill/Cleveland Heights	Cleveland Heights	OH
Ohio State Campus	Columbus	OH
Fairlawn	Fairlawn	OH
Hudson/Acme Plaza	Hudson	OH

Mayfield Heights	Mayfield Heights	OH
Mentor	Mentor	OH
Stow	Stow	OH
Strongsville	Strongsville	OH
Westlake	Westlake	OH
Pine Ridge Plaza/Willoughby	Willoughby	OH
Worthington	Worthington	OH
South Park	Bethel Park	PA
Bryn Mawr	Bryn Mawr	PA
Thorn Run/Moon Township	Coraopolis	PA
Center City	Philadelphia	PA
Forbes Avenue	Pittsburgh	PA
Murray Avenue/Squirrel Hill	Pittsburgh	PA
Cochran Rd	Pittsburgh	PA
McKnight/Siebert	Pittsburgh	PA
Grant Street	Pittsburgh	PA
Market Square II	Pittsburgh	PA
4th Ave	Pittsburgh	PA
Shadyside	Pittsburgh	PA
Southside	Pittsburgh	PA
Pittsburgh Airport	Pittsburgh	PA
Sewickley	Sewickley	PA
Franklin Road/Brentwood	Brentwood	TN
Harding Road	Nashville	TN
Vanderbilt	Nashville	TN
Liberty Center	Arlington	VA
Brattleboro	Brattleboro	VT
Shelburne	Shelburne	VT
Oconomowoc	Oconomowoc	WI
Wauwatosa	Wauwatosa	WI
Whitefish Bay	Whitefish Bay	WI