

<<Contact Information>>

Re: Notice of Data Security Incident

Dear << name>>:

We are writing to inform you of a recent data security incident experienced by Margaritaville Holdings LLC ("Margaritaville") that may have affected your personally identifiable information. Margaritaville takes the privacy and security of all information within its possession very seriously. We want to emphasize that Margaritaville has no evidence of the misuse or attempted misuse of your personally identifiable information.

# What Happened?

On February 25, 2025, Margaritaville identified suspicious activity on its network. On June 16, 2025, Margaritaville learned that your personally identifiable information may have been impacted in connection with the incident, which is the reason for this notification. Notably, based on the investigation, Margaritaville has no evidence of the misuse or attempted misuse of any of your potentially impacted information.

## What Information Was Involved?

The information potentially impacted in connection with this incident included your name, date of birth, and passport number.

#### What Are We Doing?

Although Margaritaville has no evidence of the misuse or attempted misuse of any potentially impacted information, Margaritaville is providing you with information about steps that you can take to help protect your information and is offering you 24 months of complimentary identity monitoring services through Cyberscout, a TransUnion company and a data breach and recovery services expert. These services include single bureau credit monitoring, credit report and score access, and dark web monitoring. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online.

#### What You Can Do:

We encourage you to enroll in free identity protection services by going to https://bfs.cyberscout.com/activate\_and using the Enrollment Code: <<code>>>. Please note the deadline to enroll is October 18, 2026.

# Monitor your accounts:

Regularly check your credit reports and bank statements for any unauthorized activity.

### Place a security freeze:

Massachusetts law also allows consumers to 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. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com/personal/credit-report-services/ Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html TransUnion: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency: (1) full name (including middle initial as well as any suffixes); (2) Social Security number; (3) date of birth; (4) if you have moved in the past five years, the addresses where you have lived over the past five years; (5) proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed; (6) legible photocopy of a government issued identification card (i.e., state driver's license or ID card); (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.

# File a police report:

If you suspect identity theft, you have the right to file a police report and obtain a copy of it.

To reiterate, at this time there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering as a precaution. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information: You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter. Please contact office@margaritaville.com for assistance or for any additional questions you may have.

Please know that Margaritaville takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

John Cohlan Chief Executive Officer Margaritaville Holdings, LLC

- 1. Website and Enrollment. Go to https://bfs.cyberscout.com/activate and follow the instructions for enrollment using your Enrollment Code: <<code>>>.
- **2. Activate the Credit Monitoring** provided as part of your identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service.
- **3. Telephone.** Contact TransUnion at 1-877-432-7463 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in TransUnion identity protection, notify them immediately by calling or by logging into the TransUnion website and filing a request for help.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**5. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

# **Credit Bureaus**

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
Www.equifax.com
Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
P.O. Box 2000
Chester, PA 19022-2000
Www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

**6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the

freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

**7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**Massachusetts Residents:** The Attorney General may be contacted at One Ashburton Place, Boston, Massachusetts 02108, 617-727-2200 (www.mass.gov/ago)

**Washington Residents:** the Attorney General may be contacted at 1125 Washington Street SE, PO Box 40100, Olympia, WA 98504-0100, 360-753-6200 (www.atg.wa.gov).

**Arizona Residents:** the Attorney General may be contact4ed at 2005 N Central Avenue, Phoenix, AZ 85004-1545, 602-542-5025 (111.azag.gov)

**Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <a href="https://www.doj.state.or.us/">www.doj.state.or.us/</a>, Telephone: 877-877-9392

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <a href="https://consumer.ftc.gov">https://consumer.ftc.gov</a>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.