



Orchid Island Golf and Beach Club
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS1814



[REDACTED]
[REDACTED]
[REDACTED]



September 15, 2025

Dear [REDACTED]:

I am writing to let you know about a recent data security incident that may have involved some of your personal information, including your name and driver's license number. This notice contains resources and steps you may take to protect your information, should you feel it appropriate to do so. Please read this letter carefully.

Upon discovering the incident, we took immediate action to contain and remediate the issue. We partnered with cyber incident response specialists to thoroughly investigate the incident and notified law enforcement. Additionally, we are assessing our existing security safeguards and policies for ways we can remain diligent and increase our resilience against evolving threats. We are also offering complimentary Credit Monitoring / Identity Theft Protection services through TransUnion at no cost to you. Credit monitoring services tracks your credit report and alerts you to significant changes, such as new accounts, missed payments, or fraud. They can help you spot identity theft early and address inaccuracies that could harm your credit score.

TransUnion's product includes access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 Months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. You will also have access to proactive fraud assistance to help with any questions that you might have or in event that you discover suspicious activity. Please note that these services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions about how to enroll in these services are below.

We encourage you to remain vigilant against incidents of unauthorized activity, theft and fraud, from any source, by reviewing your credit reports, and any financial statements for suspicious activity and to detect any errors. If you discover any suspicious or unusual activity, please contact your financial institution or service provider. You may also file a report with law enforcement, the state attorney general, and / or the Federal Trade Commission.

To enroll in TransUnion Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. The attached "Steps You Can Take to Help

Protect Your Information” contains additional resources you may take advantage of to protect against fraud and identity theft.

We understand that you may have additional questions or concerns. You can contact our incident help line at 1-800-405-6108 between 8:00 a.m. and 8:00 p.m. Eastern time, Monday through Friday (excluding major U.S. holidays).

We encourage you to carefully read all the attached information and begin the immediate process of enrolling in credit monitoring services by following the provided instructions.

Please note that not all employees, or previous employees, of Orchid Island have had their information potentially exposed; therefore, not every individual will be receiving this mailing. This correspondence is only being sent to individuals whose information has been identified as potentially impacted.

We sincerely regret that this incident occurred and any inconvenience you may experience. We are committed to supporting you and addressing your concerns and any questions you may have. If there is anything we can do to further assist you, please contact Lori Pereira, Director of Human Resources, at [REDACTED].

Sincerely,

A handwritten signature in black ink that reads "Rob Tench". The signature is written in a cursive, flowing style.

Rob Tench
General Manager/C.O.O.



STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts and Credit Reports. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To obtain a free annual credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Report Suspected Fraud. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the state Attorney General, and the FTC.

Place Fraud Alerts. You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Place Security Freeze. As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

To place a fraud alert or credit freeze, contact the three major credit reporting bureaus listed below:

TransUnion 1- 800-916-8800 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-378-4329 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
--	---	--

Obtain Additional Information. You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC.

Orchid Island Golf and Beach Club may be contacted by mail at One Beachside Drive, Town of Orchid, Vero Beach, FL 32963.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Massachusetts Attorney General's Office at <https://www.mass.gov/contact-the-attorney-generals-office> or (617) 727-2200; or the Massachusetts Office of Consumer Affairs & Business Regulation at www.mass.gov/ocabr or (888) 283-3757. This notice has not been delayed by law enforcement.