

Belfair Property Owners' Association PO Box 173071 Milwaukee, WI 53217

> NoticeID] Name] Address1] Address2] City, State Zip]

[INSERT DATE]

NOTICE OF SECURITY INCIDENT/BREACH

Belfair Property Owners' Association (Belfair) takes privacy matters seriously, and the purpose of this notice is to make our vendors and suppliers aware of a recent cyber incident we experienced.

WHAT HAPPENED?

On February 21, 2025, Belfair was the target of a sophisticated cyber-attack, and some of its computer systems were encrypted. We became aware of the attack that morning and took immediate steps to contain the intrusion. In response to the attack, we restored the systems from recent back-ups and remediated impacted workstations and servers.

WHAT INFORMATION WAS INVOLVED?

Information regarding our vendors and suppliers is stored in a system known as Jonas. That system is encrypted internally. However, if Belfair provides you with a 1099 tax form for your services, that 1099 form and the information on it, may have been accessed by the threat actor.

WHAT WE ARE DOING

We regret this event occurred. This notice is provided to help ensure you are protected. Out of an abundance of caution, we are providing credit monitoring and identity theft protection for individuals whose information may have been accessed. If your business uses an individual's social security number in place of an EIN, that person should consider registering for this one year of complimentary **Norton LifeLock Defender Preferred**TM credit monitoring and identity theft protection service. **Instructions for activating the complimentary service are on the back of this letter**.

In addition, we have already taken steps to harden the security of our systems and added additional technology mechanisms to better protect data stored in our system.

WHAT YOU CAN DO

Please review the attachment to this letter, "Steps You Can Take to Further Protect Your Information." Among other things, this attachment provides contact information for three major credit reporting agencies.

FOR MORE INFORMATION

For further information and assistance, please contact the Company's dedicated Norton LifeLock Help Line at (866) 861-8717. The help line is available twenty-four hours a day, seven days a week until June 28th, 2025.

Again, we apologize for the concern and inconvenience this situation has caused. We appreciate your patience as we have worked through restoration of services and the investigation following this incident. Thank you.

Sincerely,

John

President, Belfair Property Owners' Association

Credit Monitoring and Identity Theft Protection

Belfair Property Owners' Association has retained NortonLifeLock, Inc. to provide you with Two (2) years of complimentary credit monitoring and identity theft protection services. **To activate your membership and get protection at no cost to you:**

- 1. In your web browser, go directly to www.Norton.com/offers
- 2. <u>Below the three protection plan boxes</u>, you may enter the **Promo Code: BPOA2503** and click the "APPLY" button.
- 3. On the next screen, enter your **Member ID:** <<**MEMBER ID**>> and click the **"APPLY"** button.
- 4. Your complimentary offer is presented. Click the **"START YOUR MEMBERSHIP"** button.
- 5. Once enrollment is completed, you will receive a confirmation email (*be sure to <u>follow</u>* <u>ALL directions</u> in this email).

Alternatively, to activate your membership over the phone, please call: (866) 861-8717

You will have until June 28th, 2025, to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock **Defender PreferredTM** membership includes:

- ✓ Primary Identity Alert System¹
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring²
- ✓ Norton[™] Security Deluxe³ (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000⁴
- ✓ Personal Expense Compensation up to $$25,000^4$
- ✓ Coverage for Lawyers and Experts up to \$1 million⁴
- ✓ U.S.-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports and Credit Scores.

No one can prevent all identity theft or cybercrime.

- 1 LifeLock does not monitor all transactions at all businesses.
- 2 These features are not enabled upon enrollment. Member must take action to get their protection.
- 3 Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton Security Deluxe does include features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.
- 4 Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions, and exclusions at: LifeLock.com/legal.

Steps You Can Take to Further Protect Your Information

• Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and errors.

• Obtain and Monitor Your Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. You can access these reports at <u>http://www.annualcreditreport.com</u> or by calling toll-free 877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

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. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Equifax	Experian	TransUnion
800-685-1111	888-397-3742	888-909-8872
www.equifax.com/personal/credit-report-services	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094

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.

• Consider Placing a Fraud Alert on Your Credit Report

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert will stay on your credit file one year. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. You can also obtain information from the FTC and consumer reporting agencies about fraud alerts. Should you wish to place a fraud alert, please contact the agencies listed here:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-888-766-0008	1-888-397-3742	1-800-680-7289
www.equifax.com/personal/credit-report-services	www.experian.com/fraud/center.html	www.transunion.com/fraud-victim-resource/place-
		fraud-alert

• Take Advantage of Additional Free Resources on Identity Theft

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <u>www.identitytheft.gov</u>, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will 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 and your state Attorney General. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; or <u>www.ncdoj.gov</u>.

For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662; or <u>www.oag.state.md.us.</u>

For New Mexico residents, individuals have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in the individual's credit file has been used against the individual, the right to know what is in an individual's credit file, the right to ask for an individual's credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to an individual's file is limited; an individual must give consent for credit reports to be provided to employers; an individual may limit "prescreened" offers of credit and insurance an individual would get based on information in a credit report; and an individual may seek damages from violator. An individual may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage individuals to review their rights pursuant the Fair Credit Reporting Act by visiting to www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For Rhode Island residents, The Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, Rhode Island 02903; <u>www.riag.ri.gov</u>; or 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident. There are two (2) Rhode Island residents impacted by this incident.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <u>https://ag.ny.gov/</u>.