

St. Moritz Marine Service, Inc.
c/o Cyberscout
PO Box 245
Bellmawr, NJ 08099

USBFS4271 T1 P1 1

[REDACTED]
[REDACTED]
[REDACTED]



July 13, 2026

Dear [REDACTED]

St. Moritz Marine Service, Inc. ("St. Moritz") is writing to inform you of an incident that may have involved some of your personal information. While we have no evidence of attempted or actual misuse of any information, we are providing you with information about the incident, our response, and steps you can take to help protect your information.

What Happened? On April 29, 2026, we became aware of potential unauthorized access into our network that impacted certain systems. Upon discovery, we took immediate action to address and investigate the event, which included engaging third-party specialists to assist with determining the nature and scope of the incident. As a result, we learned that certain files were accessed or acquired by an unauthorized third party. We conducted a diligent review of the files to identify whether they contained personal information and, if so, what personal information was included and to whom that information relates. The investigation and review were completed on June 16, 2026 and identified that the impacted files may have contained some of your personal information. **Please note that we have no evidence of fraud or misuse of your personal information and are notifying you out of an abundance of caution.**

What Information Was Involved? The information identified may have included your first and last name together with your [REDACTED]

What We Are Doing: We have taken steps to address the event and are committed to protecting the information entrusted to us. Upon learning of this incident, we immediately took steps to secure our systems and enhance the security of our network. As an additional safeguard for your information, we arranged for you to enroll, at no cost to you, in an online credit monitoring service for **24 months**. Due to state and federal privacy laws, we cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself and additional information regarding how to enroll is enclosed.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have also provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

We understand you may have additional questions about this matter. Should you have questions or concerns regarding this matter, please contact our dedicated assistance line at [REDACTED] between the hours of 8:00 AM and 8:00 PM Eastern Time, Monday through Friday, excluding holidays.

We sincerely regret any concern this incident may cause you. The privacy and security of information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

St. Moritz Marine Service, Inc.



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STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring/Identity Protection

In response to the incident, we are providing you with access to credit monitoring and identity protection 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. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company.

To enroll in 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.

Monitor Your Accounts

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 order your free 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.

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.

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 will need to 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.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1 800 680 7289 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 1 888 298 0045 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
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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. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1 888 743 0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You 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 you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your_rights_under_fcra.pdf, or by writing Consumer Response Center, Room 130 A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699 9001; 1 877 566 7226 or 1 919 716 6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1 401 274 4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202 727 3400, and https://oag.dc.gov/consumer_protection.

St. Moritz Security Services, Inc. is located at 20721 Garret Highway, Oakland, MD 21550.



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