





2-2-1-FPDBR420121520102839 42



Re: NOTICE OF A DATA BREACH



Sugar Bowl Corporation ("Sugar Bowl") values and respects the privacy of your information, which is why we are writing to advise you of a recent ransomware incident that may have involved some of your personal information. Although we have no reason to believe that any of your personal information has been misused for the purpose of committing fraud or identity theft, Sugar Bowl made the difficult decision to make a payment in order to obtain, among other things, written assurance from the ransomware attacker that any potentially acquired data had been deleted. We are writing to advise you about these steps as well as the additional steps that we have taken to address this incident and to provide you with guidance on what you can do to protect yourself.

What Happened

On October 12, 2020, Sugar Bowl learned it was the victim of a ransomware attack and that, for a brief period of time on October 9-12, 2020, an unauthorized person from outside Sugar Bowl was able to gain access to our computer network.

What Information Was Involved

The type of potentially involved information differs for each individual, but may have included his or her name, address ,Social Security number, and driver's license.

What We Are Doing

Upon identifying the incident, Sugar Bowl immediately took action to secure our computer network. We also engaged a leading forensic security firm to further examine our network, address the ransomware attack, and confirm the security of our computer network. Sugar Bowl has also notified and requested the assistance of law enforcement. We are cooperating with law enforcement's investigation.

While in the network, the ransomware attacker may have acquired some personal information concerning certain of our current and former employees. In addition to having obtained written assurance from the ransomware attacker that any potentially acquired data had been deleted, and even though we have no reason to believe that any of your personal information has been misused for the purpose of committing fraud or identity theft, out of an abundance of caution, we are offering a complimentary two-year membership of Equifax ID Patrol. This product helps detect possible misuse of personal information with monitoring of all three credit bureaus, dark web internet scanning, \$1 million in id theft reimbursement insurance, and provides you with identity protection services focused on immediate identification and resolution of identity theft. Equifax ID Patrol is completely free to you for two years and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Equifax ID Patrol, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.



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What You Can Do

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. We also encourage you to enroll in Equifax ID Patrol service that we are offering.

Other Important Information

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail at the addresses below or, if available, comply with the consumer reporting agencies' online security freeze request procedures:

Equifax Security Freeze 1-888-298-0045 www.equifax.com P.O. Box 105788

Atlanta, GA 30348

Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013

Trans Union Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094

In order to request a security freeze, you may 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.); and
- 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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

-*- Demonstrate bount of weezer in protect with weap extra entitle and with indirected by servered report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

<u>Credit Reports</u>: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax 1-866-349-5191 www.equifax.com

P.O. Box 740241 Atlanta, GA 30374 Experian

1-888-397-3742 www.experian.com

P.O. Box 9554

Allen, TX 75013

TransUnion

1-800-888-4213

www.transunion.com

P.O. Box 1000 Chester, PA 19016

<u>Fraud Alerts</u>: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <u>www.annualcreditreport.com</u>.

This notice was not delayed due to a law enforcement delay.

For More Information

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. For additional information and assistance, please call between 9:00 A.M. - 9:00 P.M. Eastern Time Monday through Friday.

Sincerely,

Sugar Bowl Corporation



-*- Demonstration Powered by HP Exstream 12/15/2020, Version 9.0.110 32-bit -*- Product Information

Enter your Activation	Code:	
Enrollment Deadline:		

Equifax ID Patrol® provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax[®], TransUnion[®] and Experian[®] credit reports.
- · Access to your Equifax credit report.
- One Equifax 3-Bureau credit report.
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts². With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning Monitors⁴ suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID.
- Up to \$1 MM in identity theft insurance.
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to

- 1. Welcome Page: Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
- 2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account: Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept and click the "Continue" button.
- **4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

Credit monitoring from Experian® and Transunion® will take several days to begin.

The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.



Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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