

## **Chicago District Golf Association Notice of Data Security Incident**

[\[www.cdga.org\]](http://www.cdga.org) Chicago District Golf Association (“CDGA”) has become aware of a data security Incident that may have resulted in an unauthorized access to your sensitive personal information. CDGA sincerely regrets any inconvenience or concern that this matter may cause, and remains dedicated to ensuring the privacy and security of all information in our control.

**What Happened?** On September 7, 2023, CDGA learned they were the victim of a cybersecurity incident. Upon discovery of this Incident, CDGA promptly engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the Incident. CDGA is still analyzing the results of the forensic investigation; however, out of full transparency, CDGA is providing notice about the potential access to sensitive information by an unauthorized actor. CDGA is working to identify all the specific individuals and the type of data that was potentially accessed in order to provide sufficient notice to individuals. CDGA will mail formal notice letters to those impacted individuals once they are identified.

**What Information Was Involved?** The investigation is still ongoing. However, if sensitive information is found to have been potentially compromised, a formal notice letter will be sent to those who have had their sensitive information impacted, and the letter will identify the types of information involved.

**What We Are Doing.** CDGA is committed to ensuring the privacy and security of all personal information in our care. Since the discovery of the Incident, CDGA has taken and will continue to take steps to mitigate the risk of future issues. Specifically, *CDGA has engaged a specialized cybersecurity firm to conduct a forensic investigation to determine the nature and scope of the incident. Also, additional security practices have been implemented that include retraining employees, updating policies, and implementing a weekly security scan of the site to determine if there are any issues.*

If there was unauthorized access to sensitive information, CDGA will be offering complimentary credit monitoring and identity theft protection services to those impacted individuals. Notification letters will be sent to those impacted individuals with the information to enroll in the credit monitoring services. CDGA strongly encourages all identified individuals to register for this free service.

**What You Can Do.** CDGA encourages all members to remain vigilant against incidents of identity theft and fraud, to review account statements, and to monitor credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that individuals contact his/her financial institution and all major credit bureaus to inform them of such a breach and take the recommended steps to protect his/her interests, including the possible placement of a fraud alert on the credit file.

**For More Information.** CDGA recognizes that our members may have questions not addressed in this notice. For more information, *please send an e-mail with your questions to [notice@cdga.org](mailto:notice@cdga.org). We will respond as soon as possible.*

Sincerely,  
CDGA Inc.

## Steps You Can Take to Help Protect Your Information

**Credit Reports:** You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone or online. 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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years.

### Experian

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

### TransUnion

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

### Equifax

P.O. Box 105069  
Atlanta, GA 30348  
1-800-525-6285

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html) [www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts) <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

**Monitoring:** You should always remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and by monitoring your credit report for suspicious or unusual activity.

**Security Freeze:** You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

### Experian

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

### TransUnion

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

### Equifax

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html) [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze) <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

**File Police Report:** You have the right to file or obtain a police report if you 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 proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

**FTC and Attorneys General:** 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, [www.identitytheft.gov](http://www.identitytheft.gov), 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. Instances of known or suspected identity theft should also be reported to law enforcement.

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**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a 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.

**For residents of New Mexico:** State law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach. 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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; 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 at [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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.

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**For residents of Oregon:** State law advises you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

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**For Vermont Residents:** If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General’s Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

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**For residents of Rhode Island:** It is required by state law that you are informed of your right to file or obtain a police report in regard to this incident.

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**For residents of Arizona, Colorado, District of Columbia, Illinois, Maryland, New York, North Carolina, and Rhode Island:** You can obtain information from the Offices of the Attorney General and the Federal Trade

Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. **Federal Trade Commission** - Consumer Response Center: 600 Pennsylvania Ave, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); [www.identitytheft.gov](http://www.identitytheft.gov)

**Arizona Office of the Attorney General** Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

**Colorado Office of the Attorney General** Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000 [www.coag.gov](http://www.coag.gov)

**District of Columbia Office of the Attorney General** – Office of Consumer Protection: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; [www.oag.dc.gov](http://www.oag.dc.gov)

**Illinois office of the Attorney General** - 100 West Randolph Street, Chicago, IL 60601; 1-866-9995630; [www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

**Maryland Office of the Attorney General** - you may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>, or by sending an email to [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us), or calling 410-576-6491.

**New York Office of Attorney General** - you may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

**North Carolina Office of the Attorney General** - the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and [www.ncdoj.gov](http://www.ncdoj.gov). You may also obtain information about steps you can take to prevent identify theft from the North Carolina Attorney General at <https://ncdoj.gov/protecting-consumers/protecting-your-identity/protect-yourself-from-id-theft/>.

**Rhode Island Office of the Attorney General** - Consumer Protection: 150 South Main St., Providence RI 02903; 1401-274-4400; [www.riag.ri.gov](http://www.riag.ri.gov).