



23220

September 28, 2021

SAMPLE NAME
[ADDRESS]

Via First Class Mail

Dear SAMPLE NAME,

We are writing to notify you that Dune Deck Beach Club ("Dune Deck") discovered a security incident potentially involving personal information.

Upon discovery of the incident on June 14, 2021, we promptly launched an investigation, which indicated that no data appears to have been extracted. Nevertheless, we are notifying you so that you may take further steps to protect your information, should you feel it appropriate to do so.

To that end, we are offering you with access to 18 months of credit monitoring, fraud consultation, and identity theft restoration services through Kroll at no charge to you. Enrollment information is provided below. You must enroll by December 7, 2021.

Please review the enclosed "*Steps You can take to Help Protect Your Information*," which describes the services we are offering and how to active them, and provides further details on how to protect yourself. We encourage you to remain vigilant against the potential for identity theft and fraud and to monitor your credit reports for any suspicious activity.

We sincerely regret any inconvenience this incident may cause you. If you have any questions, please call 406-925-3919 from 9am to 5pm Eastern Time, Monday through Friday.

Sincerely,

Anne Johansen
Club Controller
Dune Deck Beach Club

Dune Deck Beach Club
379 Dune Road
Westhampton Beach, NY 11978

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Complimentary Monitoring Services

To enroll in Kroll's credit monitoring, fraud consultation, and identity theft restoration services, at no charge, please log on to Enroll.krollmonitoring.com/redeem and follow the instructions provided. When prompted please provide your unique Activation Code ([CODE]) and Verification ID ([ID #]) to receive services. In order for you to receive the monitoring services described above, you must enroll by December 7, 2021. Service descriptions are included in the enclosed letter from Kroll.

Free Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also request your free credit report by completing the request form at: www.annualcreditreport.com, and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major credit reporting agencies listed below. An initial fraud alert remains effective for ninety days, and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax®

P.O. Box 105069
Atlanta, GA 30348-5069
1-800-685-1111
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts>

Experian

P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion®

P.O. Box 2000
Chester, PA 19016-1000
1-800-680-7289
<https://www.transunion.com/fraud-alerts>

Security Freeze

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.

Consumers may place a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

Under federal law, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may each charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request by regular, certified, or overnight mail at the addresses below to *each* of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also request the security freeze through *each* of the credit reporting agencies' websites or over the phone:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

In order 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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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 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 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.