

Sunset Harbour Yacht Club  
P.O. Box 3923  
Syracuse, NY 13220



<FirstName> <LastName>  
<Address1>  
<Address2>  
<City><State><Zip>

January 14, 2022

Dear **NAME**:

I am writing to inform you of a data security incident experienced by Sunset Harbour Yacht Club (“Sunset Harbour”) that may have impacted your personal information. Sunset Harbour takes the privacy and security of your information seriously, and sincerely apologizes for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources Sunset Harbour is making available to you.

While Sunset Harbour is not aware of any misuse of your information, Sunset Harbour has arranged for you to receive credit monitoring and identity theft protection services at no cost to you, as a precautionary measure. Sunset Harbour is offering identity theft protection services through Cyberscout, a company specializing in fraud assistance and remediation services. Cyberscout identity protection services include: 24 months of credit and cyber monitoring services. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. 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.

### **How do I enroll for the free services?**

To enroll in Credit Monitoring services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE HERE.> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday. Please call the help line 1-800-405-6108 and supply the fraud specialist with your unique code listed below.

### **What we are doing:**

We want to assure you that Sunset Harbour has taken steps to prevent this event from happening in the future. Since the incident, all passwords have been reset throughout the email system, encrypted email was set up for all users to allow for end-to-end email encryption to protect email transmissions, and we replaced Symantec with our new Cloud Bitdefender Gravity Zone and ran scans on all systems/server.

Sunset Harbour has also arranged for you to receive credit monitoring and identity protection services at no cost to you. These services provide you with alerts for twenty-four months from the date of enrollment. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft.

### **What can I do on my own to address this situation?**

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, and as of September 21, 2018, placing a freeze on your credit report is now free for all United States citizens. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, consumers must contact each of the three major consumer credit reporting agencies. Each have a dedicated web page for security freezes and fraud alerts:

Equifax: <https://www.equifax.com/personal/credit-report-services/>

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://www.transunion.com/credit-freeze>

To request a security freeze by phone or mail, contact each of the three major consumer reporting agencies:

Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)) and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

<b>Equifax</b> P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/ credit-report-services</a>	<b>Experian</b> P.O. Box 9554 Allen, TX 75013- 9554 1-888-397-3742 <a href="http://www.experian.com/freeze/center.html">www.experian.com/ freeze/center.html</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016- 2000 1-888-909-8872 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/ credit-freeze</a>
--	---	---

If a request is made online or by phone, then the credit reporting agency must put the freeze in place no later than the next business day. 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. The addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;

6. A legible photocopy of a government issued identification card (state driver's license or ID card, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

If the request is made online or by phone, a credit bureau must lift a freeze within one (1) hour. If the request is made by 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 go to the website provided above, call the toll-free number, or send a written request to the credit reporting agencies by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the method you use, a PIN or password provided to you when you placed the security freeze may be required as well. You may also need to identify the entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

To remove the security freeze, you must go to the websites provided above, call the toll-free number, or send a written request to each of the three credit bureaus by mail. You will need proper identification (name, address, date of birth and social security number). Depending on the credit reporting agency and method you used to freeze your credit, a PIN or password provided to you when you placed the security freeze may be required or requested.

Sunset Harbour wants to assure you that it is taking steps to minimize the risk of this happening in the future. Since the incident, Sunset Harbour conducted a password reset for all users, encrypted email was set up for all users to allow for end-to-end email encryption to protect email transmissions, and they replaced Symantec with their new Cloud Bitdefender Gravity Zone and ran security scans on all systems/server.

**If you have questions about this incident:**

While representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Sunset Harbour regarding this incident. If so, please call at 305-398-6800 or email or [dprieto@sunsetharbouryc.com](mailto:dprieto@sunsetharbouryc.com), Monday through Friday.

Sincerely,

Daniel Prieto, CMO  
General Manager  
Sunset Harbour Yacht Club