

August 3, 2022



## Notice of Security Incident - The Country Club at Woodfield, Inc. ("the Club")

## Dear Sample A. Sample:

This letter regards a recent incident that may affect the privacy of some of your personal information. This letter provides you with information about steps you can take to help protect against possible misuse of your personal information, should you feel it appropriate to do so. Please note, the Massachusetts data privacy statute restricts the content permissible in this notification.

Please know that we take this incident and the privacy and security of information in our care very seriously, and we have been working diligently to respond. Our investigation determined that the information related to you that may have been impacted includes name, contact information, and [Extra1].

As part of the Club's ongoing commitment to the security of its computer network and information, policies and procedures are being reviewed and enhanced where possible and additional technical safeguards are being implemented to reduce the likelihood of a similar event in the future, including the implementation of an advanced threat protection tool in our environment. The Club has also reported this incident to federal law enforcement.

As an added precaution, we are also offering you complimentary access to a complimentary 24-month membership of Experian's IdentityWorks. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: November 30, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833) 468-0638** by **November 30, 2022.** Be prepared to provide engagement number **B058242** as proof of eligibility for the identity restoration services by Experian.

## Additional details regarding your Experian IdentityWorks Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

**Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>

- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.<sup>2</sup>

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 468-0638. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's 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 to take control over who gets access to the personal and financial information in your credit report 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., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to 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, etc.); 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.

<sup>&</sup>lt;sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>&</sup>lt;sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/	https://www.experian.com/help/	https://www.transunion.com/credit-
credit-report-services/		help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O.
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	Box 160, Woodlyn, PA 19094

<u>Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have a right to file a police report and obtain a copy of it.</u>

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or the Massachusetts Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. 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 and the Massachusetts Attorney General. This notice has not been delayed by law enforcement.

**For More Information.** If you have questions about this letter, please call **(833) 468-0638** between the hours of 9:00 a.m. and 11:00 p.m., Monday through Friday and 11:00 a.m. and 8:00 p.m., Saturday and Sunday, Eastern Time, (excluding major U.S. holidays).

Sincerely,

The Woodfield Team