



August 9, 2017

Name

Address

City, State, Zip

Dear [*First Name*]:

I am writing to follow up on the July 31, 2017 notice to you regarding an incident that may have resulted in the disclosure of your personal information including your name and Social Security number. ClubSport San Ramon and Oakwood Athletic Club takes the security of your personal information seriously and apologizes for any inconvenience that this may cause you. This letter contains information about additional steps that you can take to protect your information and resources that we are making available to you.

What Happened and What Information was involved?

On July 31, 2017, we discovered that an employee was the subject of a phishing attack when they received an email that appeared to be from an executive, requesting copies of employees W-2 wage and tax statements. In response to that email, individual employee W-2 information was sent to an unauthorized email address. From our investigation, it appears that this contained your personal information, including your name, address, Social Security number, and wage and tax information from 2016. This DID NOT include personal banking or financial account information. Local law enforcement and the IRS have been notified of this incident and we are cooperating with their investigations.

What we are doing and what you can do:

In addition to placing the FREE 90 DAY FRAUD ALERT outlined in our previous notice, as an added safeguard ClubSport San Ramon and Oakwood Athletic Club arranged for fraud protection offered by Experian to protect your identity for 12 months at no cost to you. The identity protection services start on the date of this notice and can be used at any time during the next 12 months.

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. 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).

No enrollment is required as you will have immediate access to Experian's Identity Restoration agents who are available to address any issues that arise. Please note that this offer is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.experianidworks.com/restoration. You will also find self-help tips and information about identity protection at this site.

In addition to Identity Restoration assistance, we also encourage you to activate fraud detection tools made available through Experian IdentityWorksSM as a complimentary 12 month membership. This

product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: October 1, 2017** (Your code will not work after this date.)
- **Visit** the IdentityWorks website to enroll: <https://www.experianidworks.com/creditone>
- Provide your **activation code: [code]**
- Or call 877-890-9332 to register with the activation code above

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by OCTOBER 1, 2017. Be prepared to provide engagement number **DB02915** as proof of eligibility for Identity Restoration and IdentityWorks services by Experian.

DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

You can contact Experian immediately without needing to enroll in the product regarding fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.experianidworks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-890-9332.

Further steps to report suspected fraudulent activity can be taken by contacting the Social Security Administration 800-269-0271 or completing the online form at www.ssa.gov/fraudreport/oig/public_fraud_reporting/form.htm. The Internal Revenue Service offers an Identity Theft Hotline at 800-908-4490 if you suspect suspicious activity. You may also submit a Form 14039 - Identity Theft Affidavit to the Internal Revenue Service in addition to notifying your tax return preparer of the potential breach.

With the above in mind, ClubSport San Ramon and Oakwood Athletic Club are in the process of reviewing personal information processes and procedures, including the procedure for providing personal employee information, and are taking steps to prevent a similar event from occurring the in the future. We apologize for the inconvenience that this matter may have caused you.

If you continue to have any questions regarding the potential breach and what personal information may be involved, please contact Shari Downum at 925-277-3090 or sdownum@clubsportsr.com.

Shari Downum
Vice President of Human Resources
ClubSport San Ramon and Oakwood Athletic Club
350 Bollinger Canyon Lane
San Ramon, CA 94582

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that 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 nationwide three credit reporting agencies. To order your free credit report, please visit 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.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

Rhode Island Office of the Attorney General

Consumer Protection
150 South Main Street
Providence RI 02903
1-401-274-4400
www.riag.ri.gov

North Carolina Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three credit bureaus is below:

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also 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, or 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, 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. The consumer reporting agency may charge a small fee to place, lift, or remove a freeze, but is free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
800-525-6285

Experian Security Freeze

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

TransUnion (FVAD)

P.O. Box 2000
Chester, PA 19022
www.transunion.com
888-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.