



**Re: NOTICE OF A DATA BREACH**

Dear [REDACTED]

Sugar Bowl Corporation ("Sugar Bowl") values and respects the privacy of your information, which is why we are writing to advise you of a recent ransomware incident that may have involved some of your personal information. Although we have no reason to believe that any of your personal information has been misused for the purpose of committing fraud or identity theft, Sugar Bowl made the difficult decision to make a payment in order to obtain, among other things, written assurance from the ransomware attacker that any potentially acquired data had been deleted. We are writing to advise you about these steps as well as the additional steps that we have taken to address this incident and to provide you with guidance on what you can do to protect yourself.

**What Happened**

On October 12, 2020, Sugar Bowl learned it was the victim of a ransomware attack and that, for a brief period of time on October 9-12, 2020, an unauthorized person from outside Sugar Bowl was able to gain access to our computer network.

**What Information Was Involved**

The type of potentially involved information differs for each individual, but may have included his or her name, address and Social Security number.

**What We Are Doing**

Upon identifying the incident, Sugar Bowl immediately took action to secure our computer network. We also engaged a leading forensic security firm to further examine our network, address the ransomware attack, and confirm the security of our computer network. Sugar Bowl has also notified and requested the assistance of law enforcement. We are cooperating with law enforcement's investigation.

While in the network, the ransomware attacker may have acquired some personal information concerning certain of our current and former employees. In addition to having obtained written assurance from the ransomware attacker that any potentially acquired data had been deleted, and even though we have no reason to believe that any of your personal information has been misused for the purpose of committing fraud or identity theft, out of an abundance of caution, we are offering a complimentary one-year membership of Equifax ID Patrol. This product helps detect possible misuse of personal information with monitoring of all three credit bureaus, dark web internet scanning, \$1 million in id theft reimbursement insurance, and provides you with identity protection services focused on immediate identification and resolution of identity theft. Equifax ID Patrol is completely free to you for one year and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Equifax ID Patrol, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

## **What You Can Do**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. We also encourage you to enroll in Equifax ID Patrol service that we are offering.

## **Other Important Information**

For more information on identity theft and to contact the FTC, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**Credit Reports:** You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax	Experian	TransUnion
1-800-349-9960	1-888-397-3742	1-888-909-8872
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
P.O. Box 105788 Atlanta, GA 30348	P.O. Box 9554 Allen, TX 75013	P.O. Box 2000 Chester, PA 19022

**Fraud Alerts:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at <http://www.annualcreditreport.com>.

**Credit and Security Freezes:** You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization so it will prevent potential credit grantors from accessing your credit report without your consent and lifting of the freeze. 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. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze 1-888-909-8872 <a href="http://www.transunion.com">www.transunion.com</a> P.O. Box 160 Woodlyn, PA 19094
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Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

This notification was not delayed by a law enforcement investigation.

**Iowa Residents:** Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

**Maryland Residents:** Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

**Massachusetts Residents:** 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 without any charge.

**New York State Residents:** New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

**North Carolina Residents:** North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; [www.ncdoj.gov](http://www.ncdoj.gov).

**Rhode Island Residents:** We believe that this incident affected █ Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). 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.

**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).

**Washington, DC Residents:** Washington, DC residents can obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at: 441 4th Street, NW, Washington, DC 20001; 202-727-3400; [www.oag.dc.gov](http://www.oag.dc.gov).

#### **For More Information**

We take our responsibility to safeguard personal information seriously and apologize for any inconvenience or concern this incident might cause. For additional information and assistance, please call █ between 9:00 A.M. - 9:00 P.M. Eastern Time Monday through Friday.

Sincerely,

Sugar Bowl Corporation

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## Product Information

Enter your Activation Code: [REDACTED]

Enrollment Deadline: [REDACTED] [REDACTED]

### **Equifax ID Patrol® provides you with the following key features:**

- 3-Bureau credit file monitoring<sup>1</sup> and alerts of key changes to your Equifax®, TransUnion® and Experian® credit reports.
- Access to your Equifax credit report.
- One Equifax 3-Bureau credit report.
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts<sup>2</sup>. With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock<sup>3</sup>. Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning Monitors<sup>4</sup> suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID.
- Up to \$1 MM in identity theft insurance.
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

## Enrollment Instructions

To sign up online for online delivery go to [REDACTED]

- 1. Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

Credit monitoring from Experian® and Transunion® will take several days to begin.

The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you; and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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