



Shirley Mayfield  
P.O. Box 3069  
Bald Head Island, NC 28461

[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City], [State] [Zip]

November 26, 2024

Dear [First Name] [Last Name]:

Bald Head Island Limited, LLC writes to notify you of an incident that may affect the privacy of your information. This letter includes information about the incident, our response, and resources we are making available to you.

On July 27, 2024, we identified unusual activity in our network and immediately began an investigation. The investigation determined there was unauthorized access to a portion of our network between July 23, 2024 and July 27, 2024. Therefore, we conducted a review of the contents of the network to determine the type of information contained therein. On November 7, 2024, we completed our review. The type of information identified included your name and the following: [Data Elements].

In response to this incident, we notified law enforcement, conducted an investigation, changed network passwords, and reviewed our policies and procedures. In an abundance of caution, we are providing you access to complimentary credit monitoring and identity protection services. We encourage you to enroll in the services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the enclosed *Steps You Can Take to Protect Your Information*. We also encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors.

We understand you may have questions about this incident. You may contact us directly at (910) 457-5000. You may also write to us at P. O. Box 3069, Bald Head Island, NC 28461. Attention: Shirley Mayfield.

We sincerely regret any concern this incident may cause you. The privacy and security of your information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

Shirley Mayfield, CPA  
Chief Financial Officer  
Bald Head Island Limited, LLC

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

### Enroll in Credit Monitoring/Identity Protection

In response to the incident, we are providing you with access to credit monitoring and identity protection services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by Cyberscout through Identity Force, a TransUnion company.

To enroll in credit monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: **[Enrollment Code]**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### Monitor Your Accounts

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

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

As an alternative to a fraud alert, you 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 your 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 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., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); 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.

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

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.