



**JOI GARNER**  
**SVP, General Counsel & Corporate Secretary**

**The New York Racing Association**  
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T: (718) 659-2349

August 25, 2022

Mr./Ms. Name  
# Street  
\_\_\_\_\_, VT ZIP  
Email Address

Re: NYRA Security Breach

Dear Mr./Ms. \_\_\_\_\_:

We are writing to inform you of a recent security incident at The New York Racing Association, Inc. (“NYRA”). This notification is sent pursuant to the Vermont Law on Notice of Security Breaches, Vt. Stat. Ann. tit. 9 §§ 2430, 2435.

NYRA experienced a ransomware attack on or about June 30, 2022, that resulted in NYRA systems being encrypted and certain NYRA and personal files being accessed. Some of these files contained personally identifiable information. Due to the encryption of NYRA systems, NYRA only recently completed its review of the accessed files. Based on this review, NYRA determined that documents that include social security numbers, driver’s license identification numbers, health records, health insurance information and other personal information are in the possession of the ransomware attacker. In response to the ransomware attack, NYRA has been working closely with federal law enforcement as well as a private team of cybersecurity professionals since it discovered the attack. This letter details the steps NYRA is taking to help you protect your information.

To help protect your identity, NYRA is offering a complimentary 24-month membership of Experian’s® IdentityWorksSM. A credit card is **NOT** required to enroll in Experian’s® IdentityWorksSM. 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 25, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: **[CODE]**

Vermont residents can also consider placing a Security Freeze on their credit reports. A Security Freeze prevents most potential creditors from viewing your credit reports and therefore, further restricts the opening of unauthorized accounts. For more information on placing a security freeze on your credit reports, please go to



the State of Vermont Office of the Attorney General website at <https://ago.vermont.gov/blog/2017/11/28/identity-theft-and-information-on-the-equifax-data-security-breach/>

When you receive a credit report from each agency, review the reports carefully. Look for accounts you did not open, inquiries from creditors that you did not initiate, and confirm that your personal information, such as home address and Social Security number, is accurate. If you see anything you do not understand or recognize, call the credit reporting agency at the telephone number on the report. You should also call your local police department and file a report of identity theft. Get and keep a copy of the police report because you may need to give copies to creditors to clear up your records or to access transaction records.

Even if you do not find signs of fraud on your credit reports, we recommend that you remain vigilant in reviewing your credit reports from the three major credit reporting agencies. You may obtain a free copy of your credit report once every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling 877-322-8228, or by completing an Annual Credit Request Form at: [www.ftc.gov/bcp/menus/consumer/credit/rights.shtm](http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm) and mailing it to:

Annual Credit Report Request Service  
P.O. Box 1025281  
Atlanta, GA 30348-5283

For more information on identity theft, you can visit the following websites:

- Vermont Attorney General: <https://ago.vermont.gov/>
- Federal Trade Commission: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

If you need assistance signing up with Experian's® IdentityWorksSM, please call 877.288.8057. If there is anything NYRA can do to further assist you, please call (866) 985-2545.

Sincerely,

Joi Garner  
SVP, General Counsel & Corporate Secretary



#### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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 877.288.8057 **before November 25, 2022**. Be prepared to provide engagement number **B059548** as proof of eligibility for the identity restoration services by Experian.

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.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.

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 877.288.8057. 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).

Please note that this Identity Restoration support is available to you for 24 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* 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.