



Sabri Ozun
Chief Financial Officer
The Olympic Club of San Francisco
(415) 345-5120

March 10, 2023

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Incident

To Whom It May Concern:

I am writing to inform you about an incident at The Olympic Club, a San Francisco athletic and private social club. The Olympic Club's corporate office is located at 524 Post Street, San Francisco, CA 94102.

The Olympic Club discovered that an unknown third party gained access to certain Olympic Club employees' email accounts in 2022. With the assistance of an external forensic investigation firm, we traced the incident to a spear-phishing attack which caused employees to disclose login credentials to a fraudulent website. We determined that the unknown third party likely gained access to the accounts on or about March 31, 2022, and had access to them until about April 27, 2022.

The Olympic Club contained the attack after resetting all employee passwords and increasing the password complexity requirements. As an added measure, we accelerated our implementation of multifactor authentication, which is now required for VPN and email access. There has been no additional unauthorized access observed since April 27, 2022.

Our investigation could not confirm which items in these accounts were accessed during this period. Out of an abundance of caution, we undertook a comprehensive review of the contents of each mailbox and identified the personal information of four Maryland residents in the accounts, including Social Security numbers and financial account information such as account numbers or routing numbers (but not including financial account passwords or security codes). We will be notifying these individuals through written notice, a sample of which we have enclosed here.

Please do not hesitate to contact me at (415) 345-5120 if you have any questions.

Sincerely,
Sabri Ozun

THE OLYMPIC CLUB



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

March 15, 2023

[Addressee]

[Address]

Notice of Data Breach

Dear [First + Last Name of **MD** Resident]:

On behalf of The Olympic Club, I am writing to inform you about an incident that involved certain personal information about you. We regret that this incident occurred and take the security of your personal information seriously.

WHAT HAPPENED. The Olympic Club discovered that an unknown third party gained access to certain Olympic Club employees' email accounts in 2022. After discovering the incident, The Olympic Club worked diligently with an external forensic investigation firm to determine the source and scope of this unauthorized access. We concluded that the unknown third party likely gained access to the accounts on or about March 31, 2022, and had access to them until about April 27, 2022. Although the investigation could not confirm exactly which items in the email accounts were accessed during this period, out of an abundance of caution, we undertook a comprehensive review of the affected mailboxes to identify the personal information that was present.

WHAT INFORMATION WAS INVOLVED. We determined that your personal information was present in the email accounts during the period of unauthorized access, including your [insert personal information: Social Security number; and financial account information, such as account number or routing number (but not including your financial account password or security code)]. The investigation could not confirm whether your personal information was acquired or obtained during the period of unauthorized access.

WHAT WE ARE DOING. Information security is a priority for The Olympic Club. We took immediate steps in response to the incident which stopped the unauthorized access and secured our systems. We also conducted a thorough investigation, which included our full cooperation with law enforcement.

WHAT YOU CAN DO. Consistent with certain laws, we are providing you with the following information about steps that you can take to protect against potential misuse of personal information. As a precaution, we have arranged for you, at your option, to enroll in a complimentary twelve (12)-month credit monitoring service. We have engaged Equifax to provide you with its Credit Watch™ Gold service, which includes, among other things, single bureau credit monitoring, dark web monitoring, and identity theft protection and restoration services, including up to \$1,000,000 of identity theft insurance coverage. You have ninety (90) days from the date of this letter to activate the free credit monitoring service by using the following activation code: [insert activation code: ***]. This code is unique for your use and should not be shared. To enroll, go to www.equifax.com/activate or call (888)-EQUIFAX (378-4329).

You should always remain vigilant, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions.

THE OLYMPIC CLUB



In addition, you may contact the Federal Trade Commission (“**FTC**”) or law enforcement, including your Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s website, at www.ftc.gov/idtheft/, call the FTC at (877)-IDTHEFT (438-4338), or write to the FTC at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit-reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit-reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“**FCRA**”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit-reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
[Equifax.com/personal/
credit-report-services](http://Equifax.com/personal/credit-report-services)

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
Experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
Chester, PA 19022
TransUnion.com/credit-help

You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the numbers listed above to place a security freeze to restrict access to your credit report. You will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

FOR MORE INFORMATION. Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us directly at (415) 345-5120 if you have any questions or concerns.

Sincerely,

Sabri Ozun
Chief Financial Officer
The Olympic Club

THE OLYMPIC CLUB



IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
441 4th Street, NW
Suite 1100 South
Washington, DC 20001
(202) 727-3400
<https://oag.dc.gov/>

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

IF YOU ARE A NEW YORK RESIDENT: You may obtain information about security breach response and identity theft prevention and protection from the FTC or from the following New York state agencies:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

New York Attorney General
Consumer Frauds & Protection Bureau
120 Broadway, 3rd Floor Suite 650
Albany, New York 12231
(800) 771-7755
www.ag.ny.gov

New York Department of State
Division of Consumer Protection
99 Washington Avenue
New York, NY 10271
(800) 697-1220
www.dos.ny.gov

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.com>