

# CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

MICHAEL J. BONNER  
mbonner@c-wlaw.com

450 Sentry Parkway, Suite 200  
Blue Bell, Pennsylvania 19422

Telephone: (610) 567-0700  
Fax: (610) 567-0712

December 13, 2024

**Via Email**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202  
[idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us)

***RE: Data Breach Notification***

To Whom It May Concern:

We serve as counsel for Bald Head Island Limited, LLC ("BHIL") located at P.O. Box 3069, Bald Head Island, NC 28461 and write to provide notification of a recent data breach. By providing this notice, BHIL does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On July 27, 2024, BHIL experienced unusual activity on their network and immediately launched an investigation. The investigation determined that certain information stored on BHIL's network was accessed by an unauthorized party between July 23, 2024 and July 27, 2024. Therefore, BHIL worked with a third-party data review specialist to review the contents of BHIL's network. On November 7, 2024, the data review specialists completed their review and BHIL began to locate address information for individuals. On December 3, 2024, BHIL received the National Change of Address (NCOA) results for the notice population and identified approximately 32 Maryland residents who may have been affected by this incident. The type of information may include an individuals' name and one or more of the following: Social Security number, accounting number, and routing number.

On December 13, 2024, BHIL began mailing written notice to the potentially affected individuals via U.S. mail. A copy of the notice letter is attached as ***Exhibit A***. In an abundance of caution, BHIL is offering all individuals complimentary credit monitoring and identity protection services. Additionally, in response to this incident, BHIL conducted an investigation, notified law enforcement, changed network passwords, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.



---

Michael J. Bonner, Esq.

# EXHIBIT A

Bald Head Island Limited, LLC  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



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



December 09, 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 our dedicated assistance line at 1-833-844-9360, 8:00am - 8:00pm ET (excluding major U.S. holidays) or 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

000010102G0500

P

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

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). Bald Head Island Limited LLC may be contacted at P.O. Box 3069, Bald Head Island, NC 28461.

*For New Mexico residents*, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to 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 writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



00001020280000

P

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 400 6<sup>th</sup> Street, NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>. Bald Head Island Limited LLC may be contacted at P.O. Box 3069, Bald Head Island, NC 28461.