

---

**From:** Arbiter Sports, LLC <no-reply@arbitersports.com>  
**Sent:** Friday, August 21, 2020 3:46 PM  
**To:** Bray, Travers  
**Subject:** [EXTERNAL] [TEST] Notification of Data Security Incident

**Security First: External email, use caution clicking links or opening attachments**



Dear John Smith,

ArbiterSports is committed to protecting the confidentiality of our customers' information. We are writing to notify you that we recently identified and addressed a data security incident that involved some of your child's information. This notice provides you with a description of the incident, our response, and the steps you may take.

***WHAT HAPPENED?***

We recently detected unauthorized access to certain devices in our network and an attempt to encrypt our systems. We immediately took measures to stop the access, launched an investigation, and a security firm was engaged. On July 15, 2020, findings from the investigation identified a backup copy of a database made for business continuity reasons that was obtained by the unauthorized party at some point in the prior few weeks. Although we were able to prevent devices from being encrypted, the unauthorized party demanded payment in exchange for deleting the files that were obtained. We reached an agreement and obtained confirmation that the unauthorized party deleted the files.

***WHAT INFORMATION WAS INVOLVED?***

The database file involved supports ArbiterGame, ArbiterOne, and ArbiterWorks and contained information about our users, including account username and password, name, address, date of birth, email address, and Social Security number. The passwords and Social Security numbers were encrypted in the file, but the unauthorized party was able to decrypt the data.

## **WHAT WE ARE DOING?**

We have implemented additional measures and changes to enhance the security of our network. We also notified law enforcement and are supporting their investigation.

## **WHAT YOU CAN DO**

We are offering a complimentary one-year membership of Experian's® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides identity protection services focused on identification and resolution of identity theft. IdentityWorksSM Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorksSM Credit 3B, including instructions on how to activate the complimentary one-year membership, please see the additional information provided with this letter.

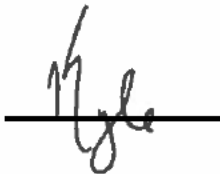
If you have not done so since July 14, 2020, please reset your password. For instructions on how to reset your password please visit:

<https://www1.arbitersports.com/Shared/SignIn/ResetPassword.aspx>. Please choose a password that is different than you use for other online accounts. If you use the same ArbiterSports username and password for any other online account, we recommend that you change your password there as well.

## **FOR MORE INFORMATION**

We regret that this occurred and apologize to you for any inconvenience. If you have questions, please call (877) 296-5652, Monday through Friday, from 6:00 am – 8:00 pm Pacific Time or Saturday and Sunday, from 8:00 am – 5:00 pm Pacific Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Kyle", is written over a solid horizontal line.

Kyle Ford, President & CEO  
*ArbiterSports*

Kyle Ford  
President & CEO  
ArbiterSports  
235 W Sego Lily Dr. Suite 200  
Sandy, UT 84070

---

To help protect your identity, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

***Activate IdentityWorks Credit 3B Now in Three Easy Steps***

ENROLL by: 11.12.20 (Your code will not work after this date.)

VISIT the **Experian IdentityWorks website** to enroll:

<https://www.experianidworks.com/3bcredit>

PROVIDE the **Activation Code:** [REDACTED]

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) 296-5652. Be prepared to provide **engagement number:** [REDACTED] as proof of eligibility for the identity restoration services by Experian.

***ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:***

A credit card is not required for enrollment in Experian IdentityWorks Credit 3B. You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

**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.

**Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.

**\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

***Activate your membership today at  
<https://www.experianidworks.com/3bcredit> or call (877) 296-5652 to  
register with the activation code above.***

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at (877) 296-5652.

*\* 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.*

### **ADDITIONAL STEPS YOU CAN TAKE**

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

*Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

*Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

*TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

*Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

#### ***Fraud Alerts and Credit or Security Freezes:***

**Fraud Alerts:** There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

**Additional information for residents of the following states:**

**Maryland:** You may contact and obtain information from your state attorney general at: Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us)

**New Mexico: A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you.

You have the right to know what is in your file

You have the right to ask for a credit score

You have the right to dispute incomplete or inaccurate information

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Consumer reporting agencies may not report outdated negative information.

Access to your file is limited.

You must give your consent for reports to be provided to employers

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

You may seek damages from violators.

Identity theft victims and active duty military personnel have additional rights.