



March 14, 2012

New Hampshire Attorney General  
Michael A. Delaney  
33 Capitol Street  
Concord, NH 03301

Dear Mr. Delaney:

In accordance with N.H. Rev. Stat. Ann. § 359-C:20, I am writing to provide you with notification regarding the nature and circumstances of a recent data security incident.

On January 30, 2012, a software development consultant working for the Ocean Reef Community ("Ocean Reef") was running security checks on confidential community databases being used by Ocean Reef's software systems vendor, Forte Interactive, Inc. ("Forte"). Our consultant discovered that the data on the vendor's server did not have the proper protection and was exposed on the Internet from December 8, 2011 through January 30, 2012. We advised Forte of the issue and Forte assured us that it immediately secured the server. The information contained on the server included names, dates of birth, Social Security numbers and driver's license numbers of some of our members and employees. We understand that Forte has taken steps to correct the issue, and we are not aware of any misuse of the data. Approximately 4 persons who may be affected by this incident reside in New Hampshire.

Attached for your reference is a copy of the notice Ocean Reef is sending to affected individuals. If you have any questions, please do not hesitate to call (305) 367-7322 for David Ritz or (305) 367-5825 for Paul Astbury.

Very truly yours,

A handwritten signature in black ink that reads "D. Ritz".

David Ritz  
President  
Ocean Reef Community Association

A handwritten signature in black ink that reads "Paul Astbury".

Paul Astbury  
President  
Ocean Reef Club

Enclosure



C/O ID Experts  
PO Box 6336  
Portland, OR 97228-6336

[March 14, 2012]

[Name]  
[Address]  
[City, State Zip]

Dear [Name]:

On January 30, 2012, a software development consultant working for the Ocean Reef Community ("Ocean Reef") was running security checks on confidential community databases being used by a software systems vendor, Forte Interactive, Inc. ("Forte"), who was also working for Ocean Reef. Our consultant discovered that the data on the vendor's server did not have the proper protection and was exposed for a limited period of time.

We advised Forte of the issue and Forte assured us that it immediately secured the server. After investigating the issue, it was determined by Forte that although it would require a very complex series of steps to be accessed, those databases were potentially accessible on the Internet from approximately December 8, 2011 through January 30, 2012. While we have no evidence that any information was accessed (except by our consultant), some of your personal information including name, date of birth, Social Security number and/or driver's license number was exposed during this time period.

Although Forte has taken full responsibility for the incident, Ocean Reef, as the "owners" of the data, is notifying you of this incident. It is important to understand that this server was not "hacked" and that there is no evidence of an intrusive break-in to the server. You are being notified because the information was exposed for this period of time.

We recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and monitoring your free credit reports. To further protect yourself, we recommend that you register for credit monitoring services with ID Experts®, which we have arranged to provide for one year at no charge to you. You are also entitled under U.S. law to one free credit report annually from each of the three national credit bureaus, which you may want to consider utilizing. To order your free credit report, call toll-free at (877) 322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com). If you detect any errors in your account information or if you see any account activity you do not recognize, we recommend that you immediately contact the applicable financial institution, in addition to local law enforcement authorities. The attached Reference Guide provides information on these steps and recommendations on how to further protect your personal information.

Forte has expressed their sincerity and assured us of their commitment in guarding the personal information that they are charged to protect. If you have any questions or concerns regarding any of this information please contact ID Experts® at 1-877-483-2829 from 9:00am - 9:00pm Eastern Time.

Sincerely,

A handwritten signature in black ink that reads "D. Ritz".

David Ritz  
President  
Ocean Reef Community Association

A handwritten signature in black ink that reads "Paul Astbury".

Paul Astbury  
President  
Ocean Reef Club

## Reference Guide

We encourage individuals receiving this letter to take the following steps:

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

**Register for Credit Monitoring.** To help prevent misuse of your personal information, we recommend that you register for ID Experts FraudStop™ Credit Edition product. The ID Experts FraudStop product will provide you with 12 months of credit monitoring, a \$20,000 insurance reimbursement policy, exclusive educational materials and access to fraud resolution representatives. To enroll with ID Experts, you may register online at [www.idexpertscorp.com/protect](http://www.idexpertscorp.com/protect) or by phone at 1-877-483-2829. You will need to provide the following membership code: **[ID Experts will insert individual codes]**. Membership codes are specific to each individual and cannot be used multiple times. You will have until September 17, 2012 to enroll, and this service will be valid for one year from the date of enrollment.

**Contact the U.S. Federal Trade Commission.** If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities or state Attorney General and the FTC. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

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/)

**Place a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. You can place a fraud alert on your credit file by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	1-800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9532 Allen, Texas 75013	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	1-800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Place a Security Freeze on Your Credit File.** You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the credit reporting agencies without your consent. There may be fees for placing, lifting or removing a security freeze, which generally range from \$5-\$20 per action. *Unlike a fraud alert, you must place a security freeze on your credit file at each credit reporting agency individually.* Since the instructions for establishing a security freeze differ from state to state, please contact the three national credit reporting agencies for more information. For more information on security freezes, you may contact the three national credit reporting agencies or the FTC with the contact information provided above.

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
888-743-0023 (toll-free in Maryland)  
410-576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For Massachusetts Residents.** The credit reporting agencies may charge you a fee of up to \$5 to place a security freeze on your account, and may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. There is no charge to place, lift or remove a security freeze if you provide the credit reporting agencies with a valid police report. You have the right to obtain a police report if you are the victim of identity theft.

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You may contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (toll-free in North Carolina)  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)