Orr's-Bailey Yacht Club
Board of Directors
Minutes
February 2, 2026
6:00 p.m. via Zoom

Directors Present: Allan Jarvis, Commodore; Andy Rusczek, Vice Commodore; Dawn Kalmar, Secretary; Liz Incze; Howard Levitan; Tara McCarthy; Lee McIlvaine; Chris Nichols; Tom Nicholson; Christine Patton; Janice Skillings-Goff; Phil Sumner

Guests: Kristin Fletcher; David Hamilton

1. Call to Order

The meeting was called to order by Commodore Jarvis at 6:05pm. He stated the purpose of the meeting which is to discuss the status of the investigation into an apparent cybersecurity incident that occurred on January 6, 2026, in which the Club suffered a loss of $10,000 in a breached transaction. Additionally, the Board wishes to discuss how to notify club members.

A subcommittee has been formed consisting of Nicholson, Rusczek, Hamilton, Jarvis and Fletcher to speak with the bookkeeper and go through a list of questions to better understand her processes and to request additional information about potential insurance coverage.

A discussion of the facts known to date ensued.

Hamilton contacted the Cumberland County Sheriff's department and provided a summary of the sequence of events, including email communications and bank account information. The Sheriff's investigator told him that she would review the case information and get back to him with a case number. Hamilton has not yet heard back.

Rusczek indicated that the FBI would be the jurisdiction that would investigate. It's Hamilton's understanding that the case number may be needed to file a case with the FBI. Skillings-Goff encouraged filing a report simultaneously and not waiting for a case number from the Sheriff's department.

Kalmar expressed concern related to the process of appropriately investigating this matter noting that the Board should proceed with caution and seek professional support from someone(s) qualified to conduct such an investigation, understand exactly what occurred, and determine what recourse the Club has to recover funds.

Nichols agreed and expressed concern about the level of attention the Sheriff will give to this matter.

Incze reiterated the complexity of the situation and number of parties involved.

McCarthy encouraged continued follow up with the Sheriff's department and to get a case number and seek to understand how they will investigate and what other agencies we may need to involve.

Fletcher contacted Eric Lusk, the Club's Insurance Committee Chair, immediately once we were aware of the incident. The Club is not covered for cyber fraud.

There was general agreement that we need to continue to pursue this matter. The following next steps were outlined:

1. Hamilton will follow up with the Sheriff's office to obtain the case study and request the details of how they will investigate this matter and ask if they will involve the FBI or if we should do so directly.
2. Kalmar will research means of pursuing a fraud claim with the banks involved and seek to understand what services may be available to investigate and recover the Club funds.
3. Fletcher will follow up with the Club's insurance agent to seek guidance regarding how we might pursue an investigation and attempt at recovery of the Club's lost funds.
4. Unless otherwise advised (e.g., by law enforcement), the subcommittee identified above will speak with all known involved persons to understand what occurred and what processes are being followed with respect to the transfer of Club funds
5. Jarvis will draft a communication to OBYC membership communicating the issue, what is being done to investigate and resolve it and guidance to membership to protect.

Levitan raised the issue of the incoming dues payments. Fletcher reminded the Board that a new account has been established and she will monitor and transfer incoming funds as received. Rusczek recommended talking to the Club bank and those involved with Club finances ~~Sarah~~ to discuss additional protective measures for the Club funds.

2. Adjournment

On a motion by Kalmar with a second by Sumner, the meeting was adjourned at 7:33 p.m.

Respectfully submitted,

Dawn Kalmar, Secretary