



PO Box 480149  
Niles, IL 60714

<<First Name>> <<Last Name>>  
<<Address 1>> <<Address 2>>  
<<City>><<State>><<Zip>>  
<<Country>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

July 31, 2024

Dear <<Name>>:

Ongoing Operations and FedComp (collectively, “we”) are writing to notify you of a recent event that may impact the privacy of certain information provided to us. Ongoing Operations provides hosting for FedComp’s core processing services to software used by <<credit union name>>. We take this event very seriously, and while we currently have no indication that any information has been misused, we are making resources available to you to protect your information. The type of information that may have been present within the affected data includes your first and last name, in combination with the following data element(s): <<data elements>>.

We have taken the steps necessary to address the event and are committed to protecting the information that you have entrusted to us by <<credit union name>>. Additionally, we are providing you with access to 24 months of credit monitoring and identity protection services through IDX at no cost to you. Instructions about how to enroll in these services and additional resources available to you are included in the enclosed “*Steps You Can Take to Help Protect Your Information*”.

We recommend that you remain vigilant against events of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

If you have questions or concerns, please contact our dedicated assistance line, which can be reached at 1-888-973-9810 from 9 am – 9 pm Eastern Time Monday through Friday, except holidays. The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support during this time.

Sincerely,

Helene Duff  
FedComp COO

Shane Butcher  
Ongoing Operations COO

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Credit Monitoring / Identity Protection**

**1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is October 31, 2024.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**3. Telephone.** Contact IDX at 1-888-973-9810 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### **Monitor Your Accounts**

We encourage you to remain vigilant against events of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. 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:

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| <b>TransUnion</b><br>1-800-680-7289<br><a href="http://www.transunion.com">www.transunion.com</a><br><b>TransUnion Fraud Alert</b> | <b>Experian</b><br>1-888-397-3742<br><a href="http://www.experian.com">www.experian.com</a><br><b>Experian Fraud Alert</b> | <b>Equifax</b><br>1-888-298-0045<br><a href="http://www.equifax.com">www.equifax.com</a><br><b>Equifax Fraud Alert</b> |
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| P.O. Box 2000<br>Chester, PA 19016-2000<br><b>TransUnion Credit Freeze</b><br>P.O. Box 160<br>Woodlyn, PA 19094 | P.O. Box 9554<br>Allen, TX 75013<br><b>Experian Credit Freeze</b><br>P.O. Box 9554<br>Allen, TX 75013 | P.O. Box 105069<br>Atlanta, GA 30348-5069<br><b>Equifax Credit Freeze</b><br>P.O. Box 105788<br>Atlanta, GA 30348-5788 |
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### **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 obtain any police report filed in regard to this event (if any) and, if you are a victim of identity theft, to file a police report and obtain a copy of such report. 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, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.

