



September 6, 2024

NOTICE OF DATA BREACH

On behalf of Navy Federal Credit Union, I am writing to inform you about an incident that involved personal information about you. We regret that this incident occurred and take the security of personal information seriously.

WHAT HAPPENED? We recently discovered that, between April 2024 and May 2024, two former Navy Federal employees allegedly wrongfully obtained your personal information and shared this information with unauthorized external parties.

WHAT INFORMATION WAS INVOLVED? We have determined that the personal information involved in this incident may have included your name, date of birth, phone number, address, email address, access number, account number(s), account code word, and last four digits of your social security number.

WHAT WE ARE DOING. Our members' security and financial well-being is always our greatest priority, and we began investigating the incident as soon as we learned of it. The former employees have been terminated and no longer has access to Navy Federal Systems. We also reported the incident to law enforcement agencies, and are working with them on the investigation, as well as any appropriate criminal charges. We are continuing to investigate and are taking proactive measures to allow you to regain your trust in us.

WHAT YOU CAN DO. Consistent with certain laws, we are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information.

To assist you in your efforts to monitor ID theft, we have engaged IdentityForce, a TransUnion Brand, at our expense. The services of IdentityForce include 2 years of Credit Monitoring to alert you of any changes that occur with your credit information, Resolution Assistance by certified fraud experts in the event of fraud or identity theft, and Dark Web Monitoring which will alert you if your information is being traded on the dark web. To obtain these services, please visit <https://secure.identityforce.com/benefit/nfcu> and insert code: <***> or call 1-800-295-0136. This code is active for 1 year from the date of this letter.

You should remain vigilant for the next twelve to twenty-four months, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, we recommend that you change your password/security question or answer for any online account for which you use the same password/security question or answer. **We also will remain vigilant in protecting the security of your funds.**

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at www.ftc.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
Equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
Experian.com/help

TransUnion
(888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
TransUnion.com/credit-help

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses above. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information above.

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;

6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

FOR MORE INFORMATION. I sincerely apologize for any inconvenience that this incident may have caused you, and I very much regret that this occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

If you have any questions, please feel free to call (888) 503-7105, then select "For Other Types of Fraud or New Membership" (Option 3) and then select "For Pending Membership Applications or Related Documents" (Option 1).

Sincerely,

A handwritten signature in dark ink that reads "Sonia Besares". The signature is written in a cursive, flowing style.

Sonia Besares
Supervisor,
Contact Center Resolution

Description of the IdentityForce identity theft protection product

Online Tools & Features

IdentityForce includes online tools to address the growing need for securing personal data:

- *Online Identity Vault:* Online encrypted storage for your important personally identifiable information (PII), documents and images.
- *Password Manager:* Secure password storage for your online accounts – plus, a password generator tool is included.
- *Credit Freeze:* Easily place a credit freeze with all three of the major credit bureaus accessible through your online dashboard.
- *Junk Mail Opt Out:* Put an end to junk mail, unsolicited phone calls and emails in a few simple steps.
- *Lost Wallet Assistance:* Quickly cancel and replace credit, debit, and ATM cards if your wallet is lost or stolen. You'll have peace of mind knowing you can stop fraudulent charges and order replacement credit cards by easily accessing your information online.
- *Personalized Identity Reports:* The latest breach and scam updates, ID protection news and tips delivered monthly to your inbox.
- *Mobile App:* Anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information from your smartphone (iOS and Android).

Award-Winning ID Restoration

IdentityForce provides you with award-winning identity restoration services – completely managed by their team of certified Resolution Specialists.

- A dedicated and certified specialist is available to answer questions and assist with resolution in the event of lost/stolen wallet, fraud or an identity theft event.
- A dedicated resolution specialist will perform assisted or fully-managed restoration services on behalf of victims and coordinate with customer's applicable bank, financial institution and/or other agencies.
- Certified Resolution Specialists are available from 8 am to 8 pm EST, Monday through Friday.
- 24/7 live support from real people. Their Resolution Center is available anytime you are concerned about your identity.

Dark Web Monitoring

Dark Web Monitoring will continuously look for your information on numerous Online Black Market websites, chat rooms and forums. You'll receive alerts any time your information has been found traded on the Dark Web.

Credit Monitoring

Spot fraud quickly with daily monitoring of your credit report and alerts you if key changes are detected.

Credit Monitoring services include Credit Tips or FAQs that help you navigate through factors that could impact your score.

- **Smart SSN Tracker:** Alerts you if there's an unfamiliar name, alias, or address associated with your SSN, which could be an indication of fraud.
- **Credit Score:** The Monthly Credit Score provides an opportunity to monitor your credit rating and an indication of how potential creditors view your credit. Note that this score is not necessarily that same score used by creditors. Changes to the customer's score could be an indication of fraud and/or identity theft. We will provide a monthly score including current score, lender's view rating and high level score factors.

How to Register:

To sign up online for **online delivery** go to <https://secure.identityforce.com/benefit/nfcu> and follow the prompts on the screen.

1. Complete the form with your personal information, verification code, and click the “ACTIVATE MY ACCOUNT” button.
2. Follow the prompts on the screen where you will be asked to add in your contact information.
3. Next, you will set up your password and security questions.
4. Then you will be prompted to enable Two Factor Authentication to further secure your account.
5. To complete your account set up, finish adding in your personal information.
6. Once in your dashboard, members with credit monitoring will need to authenticate their credit.
 - Once in your IdentityForce Account, follow their quick start guide to begin adding in your additional information, financial accounts, and social media accounts.
 - You will also have one-click access to a dedicated resolution specialist and the ability to set up Lost Wallet Assistance.
 - In your Identity Vault, you can add in additional personal information, your address, and other information you would like monitored, access to secure storage for images, and documents and their Password Manager.