



616 44th Street SE, Grand Rapids, MI 49548

November 21, 2024

Loan Number:
XXXXXX0000

Property Address:
Property Address
Property City, State, Zip

Borrower Name
Co-borrower Name
Mailing address
Mailing City, State, Zip

RE: Important Notice Regarding Your Information

Dear Member,

Recently, Member First Mortgage, LLC (MFM) mailed you a package regarding your upcoming loan transfer from Workers Federal Credit Union (WCU) on December 1, 2024.

The package contained a Notice of Assignment, Sale or Transfer of Servicing Rights letter dated November 15, 2024 (From WCU to MFM), Frequently Asked Questions (FAQs), and an Automatic Monthly Payment Application (ACH) Form.

There was an isolated mailing incident that occurred with the ACH Form contained in the package. Your name and new loan account number may have been inadvertently disclosed to another party and the form you received may have populated with the incorrect name and new loan number. We ask that you please disregard it.

There is **no** evidence of any attempted or actual misuse of this information. Upon discovering the mailing issue, MFM and WCU took quick action to address the incident.

Please be assured that MFM and WCU are committed to keeping your loan information secure. Actions that have been taken include, but are not limited to, issuing new loan account numbers and increasing quality control over mailings to members. Additionally, MFM conducts multi-factor authentication to ensure the security of your loan details before discussions with any member.

For your convenience, your new loan number has also been provided at the top of this form. Enclosed please find an ACH Form. Please use this ACH form if you wish to enroll in Automatic Monthly Payments.



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If you have questions or wish to discuss this matter further, please contact MFM's Servicing Department at (866) 636-1052 (available Monday – Friday, 8:30am – 6:30pm EST) or by email at servicing@memberfirstmortgage.com.

We encourage you to stay vigilant against fraud and identity theft by regularly reviewing your account statements and monitoring your credit reports. We have provided important information regarding credit monitoring and how to place a freeze on your credit at the end of this letter.

We apologize for any inconvenience this may have caused and appreciate your understanding and cooperation.

Sincerely,

Jaciane Vantubergen
AVP of Servicing

Identity Theft Protection Information

Monitor Your Accounts

By law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll free, 1-877-322-8228 or by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Also, Consumers may directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Experian
(888)397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(800)685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(888)909-8872
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Servicing Department: (866) 636.1052 | **Home Preservation:** (866) 636.1053
Hours: Monday – Friday | 8:30am – 6:30pm EST
www.memberfirstmortgage.com | NMLS ID# 149532

You have the right to place a free fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. However, it also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact one of the three national credit bureaus listed above. The credit bureau you contact will then contact the other two credit bureaus. The alert lasts one year.

Information about a Credit Freeze Available from a National Credit Bureau:

What is a credit freeze?

The credit freeze is designed to help stop anyone from opening new lines of credit in your name. You should be aware that using a credit freeze may delay, interfere with or prevent businesses from checking your credit so you may need to temporarily lift your credit freeze. You can freeze and unfreeze your credit record for free at the three national credit bureaus listed above.

Information about How to Obtain a Credit Freeze:

Under Massachusetts law consumers can request a credit freeze by submitting the following information to the national credit bureaus:

- Your full name, address, Social Security number and date of birth
- Addresses where you lived over the previous five years
- Proof of current address, such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of the police report, investigative report or complaint
- It is free to place, lift or remove a credit freeze

How long does it take for a credit freeze to go into effect?

The national credit bureaus have one (1) business day after receiving your request to place a credit freeze on your credit report if your request was made by phone or online. If the request is made by mail, the credit freeze must be placed no later than three (3) business days after receiving the request.

After five business days from receiving your credit freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place since you will need this to authorize the removal or lifting of the freeze.

If you make a request to lift or remove the credit freeze then the bureau must lift or remove the freeze:

- 1 hour after receiving the request by phone or online
- 3 business days after receiving the request by mail

Please contact the national credit bureaus for any specific requirements or instructions to place, lift or remove a credit freeze. Each credit bureau has specific requirements for placing, lifting or removing a credit freeze.