

January 3, 2025

RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION
ATM/Debit Card ending in xxxxxxxxxxxxxx

Dear Member:

We are writing to notify you of a security incident recently reported to us by Mastercard, in which your card ending in xxx may have been involved; possibly permitting unauthorized access to your funds.

St. Mary's Credit Union monitors all customer accounts using fraud-monitoring software that tracks card trends and spending behavior and will alert you or possibly deny transactions that are out of the ordinary. We are also taking additional measures to protect you:

- Daily limits have been lowered on your debit card to **\$210** for ATM withdrawals and **\$500** for POS purchases.
- **We have issued a new card.** Your new card will arrive in the mail within two weeks. If you do not receive your new card within two weeks from the date on this letter, please contact the Member Solutions Center at 866-585-SMCU (7628).
- **We will deactivate the card you are currently using by 1/22/2025.**

In the meantime, we ask that you also monitor your account activity carefully in order to detect any unauthorized transactions and inform us immediately if any are posted to your account.

Here are a few basic good practices to follow if you ever feel your identity may be compromised:

1. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you discover suspicious activity on your credit report, on your account statements or by any other means you may wish to file a police report and obtain a copy of it.
2. You may contact the fraud departments of the three major credit-reporting agencies to discuss your options. You may obtain and review your credit report by contacting any of the credit reporting agencies listed on the enclosed *Identity Theft Protection Information Summary*.
3. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer-reporting agency from releasing any information in your consumer report without your express authorization. For more information about placing a security freeze see the enclosed *Identity Theft Protection Information Summary*.

If you have any questions, please contact the Member Solutions Center at 866-585-SMCU (7628). Member Solutions Center Representatives are available to assist you Monday through Friday from 8:00 a.m. to 6:00 p.m. and Saturday from 8:00 a.m. to 1:00 p.m.

We apologize for any inconvenience this incident may cause and want to assure you that maintaining the security of member data is St. Mary's Credit Union's highest priority.

Sincerely,

St. Mary's Credit Union



Identity Theft Protection Information Summary

Contact Information for National Credit Bureaus:

Experian	Equifax	TransUnion
(888)397-3742	(800)685-1111	(888)909-8872
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790
www.experian.com	www.equifax.com	www.transunion.com

Services Available at National Credit Bureaus:

You may receive a free annual credit report at www.annualcreditreport.com, by calling 877-322-8228 or in the mail by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. 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.