# **EXHIBIT A**



<<Return Mail Address>>

<<Name 1>> <<Name 2>> <<Address 1>>

<< Address 2>>

<<City>>, <<State>> <<Zip>>

<<Date>>

Dear <<Name 1>> <<Name 2>>:

Greylock Federal Credit Union ("Greylock") believes in acting in your best interests. We are writing to inform you of an event that may impact the privacy of some of your personal information. While we are unaware of any attempted or actual misuse of your information, out of an abundance of caution we are providing you with information about the event, our response, and steps you may take to protect against any misuse of your information, should you feel it necessary to do so.

On September 17, 2025, Greylock learned that a form containing information related to you including your name, Social Security number, and account number was inadvertently sent to another member. Greylock immediately launched an investigation to determine how this inadvertent mailing occurred in order to prevent such an incident from happening again. Further, Greylock communicated with the individual who received the information and confirmed the documents had been shredded and deleted from digital devices.

Greylock takes this incident and the security of your personal information seriously. Upon discovery, we immediately launched an investigation and took steps to mitigate any potential risk caused by the inadvertent disclosure of your information. We are unaware of any misuse of your information as a result of this incident and believe that risk to your information is low.

Out of an abundance of caution, we are providing you with access to two years of complimentary identity theft and credit monitoring services. Greylock encourages you to enroll in the identity monitoring product which is being made available at no cost to you. Enrollment is an easy process and is fully explained in the enclosed *Steps You Can Take to Help Protect Your Information*. Further assistance can be provided by contacting the number provided in the enrollment instructions.

The Steps You Can Take to Help Protect Your Information enclosure also includes helpful tips on steps you can take to protect your information should you feel it appropriate to do so. We also encourage you to review your account statements and monitor your credit reports for suspicious activity and to detect errors over the next twelve to twenty-four months. We are unaware of any misuse of your information as a result of this incident and believe that risk to your information is low.

We encourage you to enroll in free IDX identity protection services by going to https://app.idx.us/account-creation/protect or calling 1-800-939-4170 and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is December 1, 2026. Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering.

If you have questions about this incident that are not addressed in this letter, please contact Jeffrey Gerard, Chief Risk Officer, at 1-413-236-4860. You may also write to us at 150 West Street, Pittsfield, MA 01201.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Greylock Federal Credit Union

#### STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

## **Enroll in Complimentary Monitoring Services**



- 1. Website and Enrollment. Go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- **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. Review your credit reports**. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

### **Monitor Your Accounts**

Under U.S. 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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit- report-services/	https://www.experian.com/help/	https://www.transunion.com/data- breach-help
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion, P.O. Box 2000,
Atlanta, GA 30348-5069	9554, Allen, TX 75013	Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion, P.O. Box 160,
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	Woodlyn, PA 19094

## **Additional Information**

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.

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General. This notice has not been delayed by law enforcement.