



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Central One Federal Credit Union (“Central One” or “we”) is contacting you to provide notice of an incident that may have involved some of your personal information. **Importantly, we have no evidence that information involved in this event has been used for identity theft or fraud.** Nevertheless, we want to make you aware of the incident and the steps we have taken to address it.

**What Happened?** As many of our members and employees know, shortly before the Labor Day holiday, we identified potentially suspicious activity in our computer network and, in an abundance of caution, we proactively took systems offline while we investigated the matter. Since returning to normal operations, our investigation has continued. We have now determined that an unauthorized party had access to certain Central One systems between August 26, 2025 and August 30, 2025, and during that period, they acquired copies of some files from our network.

**What Information Was Involved?** We reviewed the contents of the files that the investigation indicated were potentially acquired. This review concluded that among those files, there were some that may have contained your name, coupled with your <<Breached Elements>>.

**What We Are Doing.** In addition to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future. Also, although we have no evidence that information involved in this incident has been used for identity theft or fraud, we have arranged for you to enroll in a complimentary, two-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B, if you would like to do so. This product helps enrollees detect possible misuse of their personal information and provides identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you. **For more information, including instructions on how to activate your complimentary membership, please refer to the additional information enclosed.**

**What You Can Do.** We are providing this notification for your information, and there is no action you are required to take. However, if you feel it is appropriate, you can enroll in the complimentary credit monitoring included in this letter, and/or review the *Additional Information* page we have enclosed, which provides some general reference information around protecting personal information.

**For More Information.** If you need further information or assistance, you can call 855-720-3746 from 9 am to 9 pm EST, Monday through Friday between November 7, 2025 and February 5, 2026. You can also reach this number from 9 am to 5 pm EST on the weekend (Saturdays and Sundays) between November 8, 2025, and November 30, 2025.

Sincerely,

Central One Federal Credit Union

## ACTIVATE YOUR COMPLIMENTARY CREDIT MONITORING IN THREE EASY STEPS:

1. **ENROLL** by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. **VISIT** the Experian IdentityWorks website <https://www.experianidworks.com/3bcredit> or **CALL** Experian's customer care team to enroll at **833-918-0892**
3. **PROVIDE** the **Activation Code**: <<Activation Code>>

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at **833-918-0892**. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility.

### ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS<sup>SM</sup> CREDIT 3B MEMBERSHIP:

This product helps detect possible misuse of personal information and provides identity protection support focused on immediate identification and resolution of identity theft. You have access to the following features once you enroll:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

Enrolling in this product will **not** hurt your credit score.

*\* Offline members will be eligible to call for additional reports quarterly after enrolling.*

*\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

### **Additional Important Information**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

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

The District of Columbia and Massachusetts law also allow consumers to place a security freeze on their credit reports. A security freeze can be placed without any 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.

To place a security freeze on your credit report, you must either comply with each of the three major consumer reporting agencies' online security freeze request procedures (if available) or send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail. The three major consumer reporting agencies' online security freeze request procedures are subject to change without notice. At the time of this mailing, such procedures are as follows:

#### **1. Equifax**

- Visit <https://www.equifax.com/personal/credit-report-services/> and select "Place A Freeze."
- Create or log in to a preexisting myEquifax account, and provide the requested information to confirm your identity.
- Once submitted, you may use your myEquifax account to track the status of your request and manage your security freeze once granted.

#### **2. Experian**

- Visit <https://www.experian.com/help/credit-freeze/>
- Create or log in to a preexisting Experian account, and provide the requested information to confirm your identity.
- Once submitted, you may use your Experian account to track the status of your request and manage your security freeze once granted.

#### **3. TransUnion**

- Visit <https://www.transunion.com/credit-freeze> and select "Add Freeze."
- Create or log in to a preexisting TransUnion Service Center account, and provide the requested information to confirm your identity.
- Once submitted, you may use your TransUnion Service Center account to track the status of your request and manage your security freeze once granted.

The three major consumer reporting agencies mailing addresses are:

Equifax Security Freeze  
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
1-888-397-3742

<https://www.experian.com/freeze/center.html>  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
1-800-916-8800

<https://www.transunion.com/credit-freeze>  
P.O. Box 160  
Woodlyn, PA 19094

In order to request a security freeze, you may need to provide the following information:

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, provide the addresses where you have lived over the prior 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, military identification, etc.); and
7. 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 three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (name, address, and 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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include proper identification (name, address, and number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

**Credit Reports:** By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax  
1-866-349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 2002  
Allen, TX 75013

TransUnion  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 1000  
Chester, PA 19016

**Fraud Alerts:** You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**District of Columbia Residents:** District of Columbia residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at 441 4th Street, NW, Washington, DC 20001, 202-727-3400, [oag@dc.gov](mailto:oag@dc.gov), <https://oag.dc.gov/>. The District of Columbia law also allows consumers to place a security freeze on their credit reports without any charge.