



February 11, 2025

Dear Member:

We are writing to inform you of an incident involving the exposure of your personal information which occurred on February 11, 2025.

In order to preserve your privacy, we have added an internal security warning to your FRMCU account.

While we do not believe that your personal information was used for fraudulent purposes, we recommend that you monitor your account closely and notify us immediately at (508) 678-9028 if you identify any suspicious activity on your account.

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.

Federal law allows you to place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without your authorization. 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, contact **each** of the three major consumer reporting agencies:

Equifax
[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)
800-685-1111

Experian
[Experian.com/help](https://www.experian.com/help)
888-EXPERIAN (888-397-3742)

TransUnion
[TransUnion.com/credit-help](https://www.transunion.com/credit-help)
800-916-8800

In order to request a security freeze, you will need to provide your name, address, date of birth, Social Security number and other personal information.

After receiving your 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. You will need it if you choose to lift the freeze.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

Fall River Municipal Credit Union

You should also consider requesting a free credit report from each of the major credit reporting agencies once annually online at www.annualcreditreport.com, by calling (877) 322-8228, or by US mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For more information on how to protect yourself against identity theft, please review the enclosed brochure from the Federal Trade Commission or visit their website at www.identitytheft.gov/databreach.

Please rest assured that securing member information is a priority at Fall River Municipal Credit Union. We constantly monitor our processes and will continue to do so vigilantly.

If you have any questions or need additional information regarding this matter, please contact our Compliance Dept. at (508) 678-9028 ext. 8723.

Sincerely,

Maryellen Medeiros
Executive Vice President