

## Reading Cooperative Bank

Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

February 24, 2025



M7919-L03-0000337 P001 T00001 \*\*\*\*\*SCH 5-DIGIT [REDACTED]

### RE: Notice of Data Breach

Dear [REDACTED]:

Reading Cooperative Bank (“RCB”) has been investigating a security incident related to email phishing that RCB experienced. RCB is writing to inform you that your information may have been impacted. We are providing information about the measures RCB has taken in response to this security incident and steps you can take to help protect against possible misuse of information.

### What We Are Doing

We take the privacy and security of your data very seriously. RCB took steps to secure its systems and engaged third-party experts to assist in the investigation. Since the security incident, we have implemented additional cybersecurity safeguards, and we are working closely with our internal and external experts to further enhance the security of our systems.

Additionally, to help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft.



To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll** by April 30, 2025 (your code will not work after this date)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/credit](http://www.experianidworks.com/credit)
- Provide your **activation code**: [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-8533 by April 30, 2025. Be prepared to provide engagement number B138962 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and you will have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- **Credit Monitoring:** Actively monitors Experian file 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™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

### **What You Can Do**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this cybersecurity 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

Under federal law, you cannot be charged to place or lift a credit freeze from a credit report.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified, or overnight mail at the addresses below:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013

**TransUnion Security Freeze**

Fraud Victim Assistance Department  
P.O. Box 160  
Woodlyn, PA 19094

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
- If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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 and include proper identification (name, address, and Social Security 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 and include proper identification (name, address, and Social Security 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.



### **Additional Steps You Can Take**

It is always a good practice to remain vigilant and to carefully review your online accounts and financial statements for any unauthorized activity. Contact the company that maintains the account immediately if you detect any suspicious transactions or other activity you do not recognize.

### **For More Information**

If you have further questions or concerns, or would like an alternative to enrolling online, please call 1-833-918-8533 toll-free, 9 am to 9 pm, Eastern Time, Monday through Friday (excluding major U.S. holidays). Be prepared to provide your engagement number B138962.

At RCB, we take the privacy of our clients' sensitive information very seriously. We deeply regret that this security incident occurred.

Sincerely,

Forest Wallace  
SVP, Information Security Officer  
Reading Cooperative Bank