

Sample Letter to Members

Member Name
Member Address
City, State Zip

Dear (FIRST NAME),

We are writing to inform you of an incident involving your Individual Retirement Account (IRA) information. At Workers Federal Credit Union (“Workers”), we take the privacy and protection of our members’ information very seriously.

Due to a processing error, your IRA statement, which includes your account information and the last four digits of your social security number, was inadvertently shared with one individual. Upon the discovery of the incident, we quickly resolved the situation and secured your information. We have also reviewed and strengthened our internal controls to prevent similar occurrences in the future.

We apologize for any concern this may cause. While we believe the risk of misuse is low, we want to reassure you that we are here to support you. As an added precaution, we are offering complimentary credit monitoring services for 24 months.

If you would like to enroll, please contact us by May 1, 2025, using one of the following methods:

- Call our Contact Center at 800-221-4020
- Email us at creditmonitoring@wcu.com
- Visit a local branch

After you contact us, our team will provide a secure enrollment code within 3–5 business days. This code should be activated within 30 days.

If you have any questions or need further assistance, please do not hesitate to reach out to our Contact Center at **800-221-4020** or visit your local branch. Protecting your information is our top priority, and we are committed to earning your continued trust.

Thank you for your membership and understanding,

Workers Federal Credit Union

Additional Provisions Under Massachusetts Law

Under Massachusetts law, if you are the victim of identity theft, you have the right to file a police report, and you may place a security freeze on your credit reports free of 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



Confidential Treatment Requested

for new loans, credit mortgages, employment, housing, or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: [Equifax](#); [Experian](#); and [TransUnion](#). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);

7. Social Security Card, pay stub, or W2;
8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.