

Navy Federal Credit Union [LOGO]
820 Follin Lane SE
Vienna, VA 22180

Date: [insert date]

NOTICE OF DATA BREACH

On behalf of Navy Federal Credit Union, I am writing to inform you about an incident that involved personal information about you. We regret that this incident occurred and take the security of personal information seriously.

WHAT HAPPENED? We believe that, between 04/10/2025 and 04/13/2025, a now former Navy Federal worker accessed your personal information and used the information to transfer funds from your account without your authorization. Upon learning of the incident on or around 04/17/2025, we restored the funds that had been improperly transferred, closed your compromised accounts, and set up new accounts for your continued use.

WHAT INFORMATION WAS INVOLVED? The personal information involved in this incident may have included your name, social security number, date of birth, access number, account numbers, address, phone number, email address, code word, transaction, and balance information.

WHAT WE ARE DOING. Our members' security and financial well-being is always a top priority, and we began investigating the incident promptly. We restored all funds that were wrongfully transferred, closed your compromised accounts, and set up new accounts for your continued use. The former worker has been terminated from their position and no longer has access to Navy Federal Systems.

As a precaution, we have arranged for you, at your option, to enroll in **complimentary** 2-year credit monitoring. We have engaged IdentityForce, a TransUnion Brand, to provide you with its RapidResponse Plus credit monitoring product. RapidResponse Plus alerts you of any changes that occur with your credit information, resolution assistance by certified fraud experts in the event of fraud or identity theft, and dark web monitoring which will alert you if your information is being traded on the dark web.

To obtain this product and its services, please visit <https://secure.identityforce.com/benefit/nfcu> and insert code: <***> or call 1-800-295-0136. This code is active for 1 year from the date of this letter.

WHAT YOU CAN DO. We are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information. Please review the "Further Steps and Contact List" information below. In addition, we recommend that you change your password/security question or answer for any online account for which you use the same password/security question or answer.

We sincerely apologize for any inconvenience that this incident may have caused you and very much regret that it occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

If you have any questions, please feel free to call (888) 503-7105, then select “For Other Types of Fraud or New Membership” (Option 3) and then select “For Pending Membership Applications or Related Documents” (Option 1).

Sincerely,

A handwritten signature in dark purple ink that reads "Sonia Besares". The signature is written in a cursive, flowing style.

Sonia Besares
Supervisor,
Contact Center Resolution

FURTHER STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION AND CONTACT LIST

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 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 this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact each one of the three national credit reporting agencies (contact information below).

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: A security freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. Under federal law, you may not be charged to place or remove a credit freeze.

Police Report: If you file a police report, you have the right to obtain a copy of it.

Additional Free Resources on Identity Theft: You can obtain information from the consumer reporting agencies, FTC (<https://www.identitytheft.gov/>) or from your respective state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the Federal Trade Commission or to the Attorney General in your state. You may want to contact your state Attorney General to obtain further information. Below is the contact information for the Attorneys General for residents of New York, North Carolina, Rhode Island, Oregon, the District of Columbia, and Maryland.

Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

New York Attorney General
Office of the Attorney
General
The Capitol
Albany, NY 12224-0341
<https://ag.ny.gov/>
1-800-771-7755

**North Carolina Attorney
General**
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**
150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
401-274-4400

Oregon Attorney General
100 SW Market Street
First Floor
Tilikum Room
Portland, OR 97201
<https://www.doj.state.or.us/consumer-protection/>
1-877-877-9392

**Office of the Attorney
General for the District of
Columbia**
400 6th Street NW
Washington, D.C. 20001
oag@dc.gov
<https://oag.dc.gov/>

Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
<https://www.marylandattorneygeneral.gov/>
Main number: 410-576-6300
Toll-free: 1-888-743-0023
Consumer Hotline: 410-528-8662

Contact Information for Credit Reporting Agencies:

	Equifax	Experian	TransUnion
To obtain a copy of your credit report	P.O. Box 740241 Atlanta, GA 30374 (866) 349-5191 www.equifax.com	P.O. Box 4500 Allen, TX 75013 (888) 397-3742 www.experian.com	P.O. Box 1000 Chester, PA 19016 (800) 888-4213 www.transunion.com
To obtain a security freeze	PO Box 105788 Atlanta, GA 30348 (800) 685-1111 www.equifax.com/personal/credit-report-services	PO Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com/freeze/center.html	P.O. Box 2000 Chester, PA 19016 (888) 909-8872 www.transunion.com/credit-freeze
To place a fraud alert	P.O. Box 105069 Atlanta, GA 30348 (888) 766-0008 www.equifax.com/personal/credit-report-services	P.O. Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com/fraud/center.html	P.O. Box 2000 Chester, PA 19016 (800) 680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert

RapidResponse Plus Online Tools & Features

RapidResponse Plus includes online tools to address the growing need for securing personal data:

- *Online Identity Vault:* Online encrypted storage for your important personally identifiable information (PII), documents and images.
- *Password Manager:* Secure password storage for your online accounts – plus, a password generator tool is included.
- *Credit Freeze:* Easily place a credit freeze with all three of the major credit bureaus accessible through your online dashboard.
- *Junk Mail Opt Out:* Put an end to junk mail, unsolicited phone calls and emails in a few simple steps.
- *Lost Wallet Assistance:* Quickly cancel and replace credit, debit, and ATM cards if your wallet is lost or stolen. You'll have peace of mind knowing you can stop fraudulent charges and order replacement credit cards by easily accessing your information online.
- *Personalized Identity Reports:* The latest breach and scam updates, ID protection news and tips delivered monthly to your inbox.
- *Mobile App:* Anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information from your smartphone (iOS and Android).

Award-Winning ID Restoration

RapidResponse Plus provides you with award-winning identity restoration services provided by Identity Force – completely managed by their team of certified Resolution Specialists.

- A dedicated and certified specialist is available to answer questions and assist with resolution in the event of lost/stolen wallet, fraud or an identity theft event.
- A dedicated resolution specialist will perform assisted or fully managed restoration services on behalf of victims and coordinate with customer's applicable bank, financial institution and/or other agencies.
- Certified Resolution Specialists are available from 8 am to 8 pm EST, Monday through Friday.
- 24/7 live support from real people. Their Resolution Center is available anytime you are concerned about your identity.

Dark Web Monitoring

Dark Web Monitoring will continuously look for your information on numerous Online Black Market websites, chat rooms and forums. You'll receive alerts any time your information has been found traded on the Dark Web.

Credit Monitoring

Spot fraud quickly with daily monitoring of your credit report and alerts you if key changes are detected.

Credit Monitoring services include Credit Tips or FAQs that help you navigate through factors that could impact your score.

- **Smart SSN Tracker:** Alerts you if there's an unfamiliar name, alias, or address associated with your SSN, which could be an indication of fraud.
- **Credit Score:** The Monthly Credit Score provides an opportunity to monitor your credit rating and an indication of how potential creditors view your credit. Note that this score is not necessarily that same score used by creditors. Changes to the customer's score could be an indication of fraud and/or identity theft. We will provide a monthly score including current score, lender's view rating and high level score factors.

How to Register:

To sign up online for **online delivery** go to <https://secure.identityforce.com/benefit/nfcu> and follow the prompts on the screen.

1. Complete the form with your personal information, verification code, and click the "ACTIVATE MY ACCOUNT" button.
2. Follow the prompts on the screen where you'll be asked to add in your contact information.
3. Next, you will set up your password and security questions.
4. Then you will be prompted to enable Two Factor Authentication to further secure your account.
5. To complete your account set up, finish adding in your personal information.
6. Once in your dashboard, members with credit monitoring will need to authenticate their credit.
 - Once in your IdentityForce Account, follow their quick start guide to begin adding in your additional information, financial accounts, and social media accounts.
 - You will also have one-click access to a dedicated resolution specialist and the ability to set up Lost Wallet Assistance.
 - In your Identity Vault, you can add in additional personal information, your address, and other information you would like monitored, access to secure storage for images, and documents and their Password Manager.