

Date: 7/29/2026

[Member Name]

[Address]

[City Zip Code]

Dear [Member]:

We are writing to notify you that Freedom Credit Union recently became aware of an incident involving your personal information. In accordance with Massachusetts law, we are providing notice so that you may take steps to protect your information and accounts.

Upon learning of the incident, Freedom Credit Union immediately took steps to address the matter and implement measures designed to help prevent similar incidents from occurring in the future. We continue to monitor the situation and remain committed to protecting our members' information. At this time, we are not aware of any misuse of your information.

We have previously communicated with you regarding this matter and encourage you to contact us at your earliest convenience if you have further questions or concerns.

We encourage you to remain vigilant and promptly report any suspicious activity:

- a) Review your account statements and monitor your financial accounts for unauthorized transactions.
Report any suspicious activity immediately to your financial institution.
- b) Obtain a free copy of your credit report by going to www.AnnualCreditReport.com.
- c) Consider placing a fraud alert on your credit file. A fraud alert notifies potential creditors that they should take additional steps to verify your identity before extending credit in your name.
- d) Consider placing a security freeze on your credit report. Information regarding your right to place a security freeze is provided below.
- e) Visit the Federal Trade Commission's identity theft website at www.identitytheft.gov for information about protecting yourself from identity theft and reporting suspected identity theft. You may also contact the FTC at 1-877-438-4338.

Freedom Credit Union takes the privacy and security of member information seriously. Upon learning of this matter, we promptly implemented measures designed to address the situation and reduce the likelihood of a similar occurrence in the future.

We remain committed to protecting member information and encourage you to contact us with any questions or concerns regarding this notice.

If you have questions, please contact the Freedom Credit Union Call Center at (413) 739-6961 or toll free at (800) 821-0160.

Sincerely,



Jeffrey Smith, Vice President Lending / Chief Lending Officer

Your Rights Under Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

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.

There is no charge to place, temporarily lift, or remove a security freeze on your credit report.

To place a security freeze on your credit report, contact each of the three nationwide consumer reporting agencies identified below. You may be required to provide your name, address, date of birth, and other information necessary to verify your identity before a security freeze can be placed.

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788 Atlanta, GA 30348 www.equifax.com	P.O. Box 9554 Allen, TX 75013 www.experian.com	Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834 www.transunion.com