Fall River Municipal Credit Union
333 Milliken Blvd
Fall River MA 02721 (508) 678-9028

October 26, 2026

Member
Street
City, State, Zip

RE: Debit Card ending in **XXXX**

Dear Member:

The Credit Union has recently received notification from Visa© USA Fraud Control regarding a possible compromise of your Fall River Municipal Credit Union Visa© Debit card information. The reported incident involves unauthorized access to a non-FRMCU processing data center by an unknown person or entity. This data center may have had your card information from purchases or transactions you made through one of the retailers, POS or ATM terminals which it processes for.

In order to protect you against any fraudulent activity, we have ordered a new card number in your name. You should receive your new card in approximately 7-10 days.

After receiving your new debit card, please provide the new card number to any merchants or service providers who automatically charge your debit card on an arranged basis.

Your current card will be permanently disconnected on November 26, 2026.

Please activate your new card as soon as you receive it. While we do not believe that your personal information was used for fraudulent purposes, we recommend that you monitor your account closely. If you suspect fraudulent activity or have any further questions, please contact FRMCU Account Services Dept at 508-678-9028 ext. 8699. We apologize for any inconvenience this may cause.

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
800-685-1111

Experian
Experian.com/help
888-EXPERIAN (888-397-3742)

TransUnion
TransUnion.com/credit-help
888-909-8872

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.

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 visit the Federal Trade Commission's 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,
Fall River Municipal Credit Union