



We are in receipt of your email dated February 18, 2026 in which you included correspondence from another member of Tower Federal Credit Union (Tower FCU) indicating that some of your personal information had been inadvertently sent to that member.

Tower FCU takes the security of its member information very seriously and we appreciate you bringing this matter to our attention. After your notice, an immediate investigation was conducted. It was discovered this incident was the result of an inadvertent employee transmission error, involving only the information you noted in your email.

Information included in the document that was inadvertently sent:

- Date of birth
- Social Security number
- Phone number
- Home address

Through our investigation, we have concluded that this was an isolated incident; however, Tower FCU has reviewed and changed the process concerning how employees locate and send hardship applications to members. Additional process and training changes have been made to restrict access of hardship application files that Tower FCU sends and receives to ensure that something like this does not occur in the future.

We have had discussions with the member that incorrectly received your information and have provided instructions to that member to delete such information, which she has agreed to do. We also received assurances from that member they have not and will not make any use of your information. That said, we ask that you remain vigilant over the next twelve (12) to twenty-four (24) months to identify any suspicious account activity. As a courtesy to you, we have subscribed on your behalf to a credit monitoring service (for the next 24 months).

Details are below:

Experian IdentityWorksSM

- Ensure that you **enroll by June 30th, 2026** by 11:59 pm UTC (Your code will not work after this date.)



- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>

If you identify any unusual activity with any of your Tower FCU accounts, we ask that you report it to us immediately.

Your recent email also inquired about requested changes to one or more existing accounts. We will contact you separately concerning those particular requests.

Please contact me with any questions at 240-554-6370.

Sincerely,
Tower Federal Credit Union

A handwritten signature in black ink, appearing to read "Christopher O'Bryant", is written over a horizontal line.

Christopher O'Bryant/Vice President, Collections