

1/22/2019

NAME
ADDRESS
CITY ST ZIP

**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION
ATM/Debit Card ending in xxxxxxxxxxxxxxXXXX**

Dear Member:

We are writing to notify you of a security incident recently reported to us by Fiserv Solutions Inc., our MasterCard debit card transaction processor. Fiserv Solutions Inc., and MasterCard have informed us that your card ending in **XXXX** may have been involved; possibly permitting unauthorized access to your funds. This potential exposure occurred between the dates of **August 1, 2018 through October 31, 2018**.

St. Mary's Credit Union monitors all customer accounts using fraud-monitoring software that tracks card trends and spending behavior and will alert you or possibly deny transactions that are out of the ordinary. We are also taking additional measures to protect you. Daily limits have been lowered on your debit card to **\$210** for ATM withdrawals and **\$500** for POS purchases. We will mail new debit cards to all members included on the MasterCard notification. Your new card will arrive in the mail within two weeks. **We will deactivate the card you are currently using by 2/8/2019**. In the meantime, we ask that you also monitor your account activity carefully in order to detect any unauthorized transactions and inform us immediately if any are posted to your account.

Here are a few basic good practices to follow if you ever feel your identity may be compromised:

1. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you discover suspicious activity on your credit report, on your account statements or by any other means you may wish to file a police report and obtain a copy of it.
2. You may contact the fraud departments of the three major credit-reporting agencies to discuss your options. You may obtain and review your credit report by contacting any of the credit reporting agencies listed on the enclosed *Identity Theft Protection Information Summary*.
3. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer-reporting agency from releasing any information in your consumer report without your express authorization. For more information about placing a security freeze see the enclosed *Identity Theft Protection Information Summary*.

If you have any questions, please contact the Member Service Center at 866-585-SMCU (7628). Member Service Center Representatives are available to assist you Monday through Friday from 8:00AM to 7:00PM and Saturday from 8:00AM to 1:00PM.

We apologize for any inconvenience this incident may cause and want to assure you that maintaining the security of member data is St. Mary's Credit Union's highest priority.

Sincerely,

St. Mary's Credit Union



Identity Theft Protection Information Summary

Contact Information for Credit Reporting Agencies:

Experian (888)397-3742 P.O. Box 9532 Allen, TX 75013 www.experian.com	Equifax (877)478-7625 P.O. Box 740241 Atlanta, GA 30374-0241 www.equifax.com	TransUnion (800)680-7289 P.O. Box 6790 Fullerton, CA 92834-6790 www.transunion.com
---	---	--

Services Available at Credit Reporting Agencies:

You may receive a free annual credit report at www.annualcreditreport.com, by calling 877-322-8228 or in the mail by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. However, it also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three credit reporting agencies listed above.

Information about a Security Freeze Available from a Credit Reporting Agency:

What is a security freeze?

The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with or prevent the timely approval of any subsequent credit request or application you make regarding new loans. A security freeze may be requested by calling the credit reporting agencies, visiting each individual credit agency's website, or by submitting your request in writing to each credit reporting agency.

Information about How to Obtain a Security Freeze:

Under Massachusetts law consumers can request a security freeze by submitting the following information to the credit reporting agencies:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Social Security Number
- Date of Birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five year period
- Proof of current address, such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of the police report, investigative report or complaint to a law enforcement agency concerning the identity theft
- If you are not a victim of identity theft, include payment by check, money order or credit card (Visa, MasterCard, American Express or Discover only)

Terms and Conditions Governing Security Freeze Requests from a Credit Reporting Agency under Massachusetts law:

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.