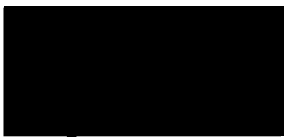


14887



March 29, 2019



Dear Member:

The purpose of this letter is to notify you about an accidental disclosure of certain information regarding your bank account. The following account information was inadvertently disclosed:



Bank account(s) and Routing number(s)
Date of Disclosure: March 26, 2019

When we learned of this accidental disclosure, immediate action was taken to ensure that your personal information was not at risk. We have reviewed your account history and do not believe there has been any unusual activity; however we ask that you verify your transactions are accurate. As an added precautionary step, we would like to offer you identity theft monitoring for twenty-four months at our expense.

On behalf of Metro Credit Union, I want to sincerely express our apologies for this error; it should not have occurred. We have enhanced our procedures to prevent such errors in the future.

Enclosed please find additional information regarding your rights under Massachusetts law, including how to place a security freeze on your credit reports with the three major credit reporting services. If you have any further questions or concerns, please contact Traci Michel at 877-MY-METRO Ext. 7612 or tmichel@metrocu.org and she will be happy to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Traci Michel', written over a solid black rectangular redaction box.

Traci Michel

SVP Operations Administration

Metro Credit Union
200 Revere Beach Parkway
P.O. Box 9100
Chelsea, MA 02150-9100
877-MY-METRO
metrocu.org



Important Information Regarding Your Rights

Obtaining a Police Report

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.

Credit Report Access

On an annual basis, it is good practice to review your credit report to ensure that all transactions and accounts listed are of knowledge to you. This practice can help to proactively detect fraudulent activity. Submit a credit report request form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

You have the right to request a credit report from all 3 credit report agencies (Equifax, Experian, and TransUnion) once a year, at no cost. The form that you need to submit can be found on the last page of this correspondence.

Federal Trade Commission (FTC)

The FTC provides guidance to consumers on how to protect against identity theft and register for fraud alerts. If you have been a victim of identity theft, it is strongly recommended that you:

- 1) Place a fraud alert with the credit reporting companies
 - a. Contact 1 of the credit reporting companies (TransUnion, Equifax, or Experian)
 - b. Ask the company to put a fraud alert on your credit file
 - c. Confirm that the company you call will contact the other 2 companies
 - i. Placing a fraud alert is **free**.
 - ii. The initial fraud alert stays on your credit report for 90 days
- 2) Get your free credit reports, as mentioned under the "Credit Report Access" section above
- 3) Create an Identity Theft Report by filing a complaint with the FTC and your local police department

To contact the FTC,

Headquarters

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: (202) 326-2222

Constitution Center

Federal Trade Commission
400 7th St., SW
Washington, DC 20024
Telephone: (202) 326-2222

NOTE: Send mail only to the 600 Pennsylvania Ave., NW (Headquarters) address above

Metro Credit Union
200 Revere Beach Parkway
P.O. Box 9100
Chelsea, MA 02150-9100
877-MY-METRO
metrocu.org



For Individual Consumers

Complaints about fraud, scams, phishing, identity theft, unwanted telemarketing, credit or debt issues, or other unfair business practices may be submitted to <https://www.ftccomplaintassistant.gov>.

Credit Report Freeze

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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion
Fraud Victim Assistance
Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. 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). Do not send cash through the mail.

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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

EQUIFAX experian TransUnion

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

Social Security Number: _____ Date of Birth: _____
Month / Day / Year

First Name: _____ MI: _____
Last Name: _____ JR, SR, III, etc.

Current Mailing Address:
House Number _____ Street Name _____
Apartment Number / Private Mailbox _____ For Puerto Rico Only: Print Urbanization Name _____
City _____ State _____ Zip Code _____

Previous Mailing Address (complete only if at current mailing address for less than two years):
House Number _____ Street Name _____
Apartment Number / Private Mailbox _____ For Puerto Rico Only: Print Urbanization Name _____
City _____ State _____ Zip Code _____

Shade Circle Like This → ●
Not Like This → ⊗ ⊕

I want a credit report from (shade each that you would like to receive):
 Equifax
 Experian
 TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.

If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.
Your request will be processed within 15 days of receipt and then mailed to you.
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