

16075



November 19, 2019

[First Name] [Last Name]

[Address]

[City, State, Zip]

Dear [Name],

Wescom Credit Union is writing to notify you of a recent event involving Geezeo, the provider of Wescom's eBudget service. Geezeo reported an incident that may impact the security of your personal information. We want to provide you with our response and the steps you may take to better protect against possible misuse of your personal information, should you feel it necessary to do so.

Due to Massachusetts law requirements, we are unable to provide further detail about the nature of this incident. If you have questions about the incident, please call us at 1-888-493-7266.

At Wescom, the security, privacy, and confidentiality of your personal information is among our highest priorities. We have strict security procedures in place to verify our members' identity and account information before initiating transactions to protect our members' data.

Geezeo has also implemented additional security measures to prevent this from happening in the future. Wescom and Geezeo have notified the appropriate authorities and regulators to ensure the incident is properly addressed.

As an added precaution, and at no cost to you paid by Geezeo, we have arranged to have Equifax protect your identity for 12 months. Below please find more information regarding the Equifax® ID Patrol® Credit Monitoring product, including how to enroll in the service.

Activation Code:

Enrollment Deadline: 2/1/2020

ONLINE ENROLLMENT INSTRUCTIONS

To sign up online go to www.myservices.equifax.com/patrol

1. Welcome Page: Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.

2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.

3. Create Account: Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept and click the "Continue" button.

4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.

5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

ADDITIONAL DETAILS REGARDING YOUR TWELVE MONTH EQUIFAX ID PATROL® CREDIT MONITORING PRODUCT:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, TransUnion® and Experian® credit reports
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts.² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning⁴ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance.⁵
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

¹ Credit monitoring from Experian® and Transunion® will take several days to begin.

² The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³ Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴ Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁵ Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

We encourage you to closely monitor all of your financial accounts and report any suspected fraud to the relevant financial institution. If you see anything you do not recognize on your Wescom account, please call Wescom right away. Also, we have enclosed "Steps You Can Take to Protect Your Information," which contains information on what you can do to better protect against possible misuse of your information.

Additionally, you may sign up for free Account Alerts to monitor Your Wescom accounts. Our selection of Account Alerts can help you keep track of your finances by notifying you via text message or email about activity on your account, loan(s), or Wescom cards.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit annualcreditreport.com or call toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze	Equifax PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/credit-report-services
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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;

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian	TransUnion	Equifax
P.O. Box 2002	P.O. Box 2000	P.O. Box 105069
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30348
1-888-397-3742	1-800-680-7289	1-800-525-6285
www.experian.com/fraud/center.html	www.transunion.com/fraud-victim-resource/place-fraud-alert	www.equifax.com/personal/credit-report-services

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.

You can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.

We apologize for any inconvenience this may cause you. If you have any questions, please call us at 1-888-4WESCOM (1-888-493-7266). You may also visit the Wescom Security Center at wescom.org/security to learn about online security, fraud, identity protection, and how to report fraud. We remain committed to keeping your account and information safe and appreciate the trust you have placed in us as your financial service provider.

Sincerely,

Eli Martinez

Eli Martinez,
Vice President, Digital Channels