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February 18, 2020

**RE: NOTIFICATION OF DATA BREACH**

Dear [REDACTED]:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that occurred on or around January 17, 2020 and may involve some of your personal information. The data accessed may have included personal information such as your name, address, and your social security number. To our knowledge, the data accessed did not include other government identification numbers.

DCU values your privacy and deeply regrets that this incident occurred. DCU has conducted a thorough review of the incident and will notify you if there are any significant developments that may affect you. DCU has reviewed its internal policies and procedures and has implemented additional security measures designed to prevent a recurrence of such a breach, and to protect the privacy of DCU's valued members. Please contact the DCU representative indicated below with any questions.

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.

As a first preventative step, we recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact us. If your personal information has been misused, we also suggest you submit a complaint with the Federal Trade Commission (FTC) by calling (877) ID-THEFT or online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov). Additional guidance from the FTC regarding steps a consumer can take to protect against identity theft can be found at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

As a second step, you may want to consider exercising your right under Massachusetts law to place a security freeze on your 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. The credit reporting agencies may not charge you to place, lift, or remove a security freeze.

To obtain a security freeze, contact the following credit reporting agencies:

- Equifax: (888) 298-0045; web: <https://www.equifax.com/personal/credit-report-services/>;  
mailing address: Equifax Information Services LLC,  
P.O. Box 105788,  
Atlanta, GA 30348-5788

- TransUnion: (800) 680-7289; web: <https://www.transunion.com/credit-freeze>;  
mailing address: TransUnion,  
P.O. Box 160,  
Woodlyn, PA 19094
- Experian: (888) EXPERIAN; web: <https://www.experian.com/freeze/center.html>;  
mailing address: Experian Security Freeze,  
P.O. Box 9554,  
Allen, TX 75013

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

- 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 years;
- 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.); and
- 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.

We also recommend you contact the three credit reporting agencies to obtain a free credit report from each by calling (877) 322-8228 or by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com). Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically. It is important to remain vigilant over the next twelve to twenty-four months, and to promptly report incidents of suspected identity theft.

**Lastly, for your protection, we have retained Equifax to provide you with two years of credit monitoring, free of charge. You can enroll in the credit monitoring program by following the enrollment instructions included with this letter.** Please note that the Activation Code in the enrollment instructions will provide you with one year of credit monitoring – in approximately one year, we will send to you a new Activation Code for a second one-year period of credit monitoring.

If you have any questions or need further information and assistance, please contact Andrea Mosco, Account Services Assistant Manager at (508) 263-6841 (office hours 8 AM – 5 PM EST, Monday-Friday) or visit our website at [www.dcu.org](http://www.dcu.org). Again, we apologize for any inconvenience or concern this incident may have caused.

Sincerely,

Risk Management Department  
Digital Federal Credit Union



Activation Code: XXXXXXXXXX

### Product Information

**Equifax ID Patrol® provides you with the following key features:**

- 3-Bureau credit file monitoring<sup>1</sup> 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<sup>2</sup>. With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock<sup>3</sup> Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning<sup>4</sup> 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<sup>5</sup>
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

### Enrollment Instructions

To sign up online for online delivery go to [www.myservices.equifax.com/patrol](http://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.

<sup>1</sup>Credit monitoring from Experian® and Transunion® will take several days to begin.

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

<sup>3</sup>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](http://www.optoutprescreen.com).

<sup>4</sup>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.

<sup>5</sup> 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.