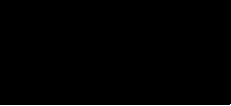




18827

February 18, 2021



Dear Member:

We are writing to inform you of an incident involving the exposure of your personal information which occurred on February 12, 2021. The following personal information was inadvertently disclosed to another FRMCU member:

- Name
- Social Security Number

In order to preserve your privacy, we have added an internal security warning to your FRMCU account. While we do not believe that your personal information was used for fraudulent purposes, we recommend that you monitor your account closely and notify us immediately at (508) 678-9028 if you identify any suspicious activity on your account.

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.

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: [enrollment end date]** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [URL]
- Provide your **activation code: [code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [customer service number] by **[enrollment end date]**. Be prepared to provide engagement number **[engagement #]** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR (24-MONTH) EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.



- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [customer service number]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Additionally, Federal law allows you to place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without your authorization. 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.

To place a security freeze on your credit report, contact **each** of the three major consumer reporting agencies:

Equifax
Equifax.com/personal/credit-report-services
800-685-1111

Experian
Experian.com/help
888-EXPERIAN (888-397-3742)

TransUnion
TransUnion.com/credit-help
888-909-8872

In order to request a security freeze, you will need to provide your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

Fall River Municipal Credit Union

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

You should also consider requesting a free credit report from each of the major credit reporting agencies once annually online at www.annualcreditreport.com, by calling (877) 322-8228, or by US mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For more information on how to protect yourself against identity theft, please review the enclosed brochure from the Federal Trade Commission or visit their website at www.identitytheft.gov/databreach.

See note

Please rest assured that securing member information is a priority at Fall River Municipal Credit Union. We constantly monitor our processes and will continue to do so vigilantly.

If you have any questions or need additional information regarding this matter, please contact our Compliance Dept. at (508) 678-9028 ext. 8723.

Sincerely,

Cathy Travassos
Compliance Manager