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April 22, 2021

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SAMPLE A. SAMPLE - L01
 APT ABC
 123 ANY ST
 ANYTOWN, ST 12345-6789



Re: Notice of Data Breach

Dear Sample A. Sample,

Congressional Federal Credit Union is writing to notify you of a recent incident that may impact your personal information.

What Happened? On January 22, 2021, we discovered our file transfer application provided by Accellion, was subject to unauthorized access by an unknown third party. Upon discovering this, our cybersecurity experts immediately launched a forensic investigation to determine the nature and scope of the incident. We determined that the unknown third party had access to the Accellion application for less than an hour on January 20, 2021. However, we are unable to determine if any information was accessed during that time.

What Information Was Involved? We determined that your personal information was accessible to the unknown third party in the Accellion application as a result of this incident. This personal information includes your name, [EXTRA1] While we cannot confirm whether this personal information was actually accessed or acquired by the unknown third party, our cyber security experts are staying vigilant.

What Are We Doing? We take this incident and the security of your information seriously. In addition to taking the steps detailed above and providing this notice to you, we have removed the comprised Accellion application and have replaced it with new software application to better protect against an incident like this from happening again in the future. We are also offering you two (2) years of complimentary credit monitoring and identity restoration services with Experian. We are also notifying certain state regulators and our regional National Credit Union Association director as required.

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What You Can Do. You can review the enclosed **Steps You Can Take To Protect Your Information**, which contain instructions on how to enroll in the complimentary credit monitoring and identity restoration services, as well as includes additional information on what you can do to better protect against the possibility of identity theft and fraud, if desired. Please note that while we will cover the cost of the identity protection services, you will need to complete the enrollment process.

For More Information. We understand you may have questions that are not answered in this letter. To ensure your questions are timely answered, please contact our dedicated call center at (844) 933-2743. The call center is available Monday through Friday, between 9:00am and 11:00pm EST, and Saturday and Sunday, between 11:00am and 8:00pm EST.

We sincerely regret any inconvenience or concern this event has caused you.

Sincerely,

Congressional Federal Credit Union

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll In Credit Monitoring: We are offering a complimentary two (2) 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:

1. Ensure that you **enroll by:** July 31, 2021 (Your code will not work after this date)
2. **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
3. Provide your **activation code:** ABCDEFGHI

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 (844) 933-2743 by July 31, 2021. Be prepared to provide engagement number B011821 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 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. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 (844) 933-2743. 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 two (2) years from the date of this letter and does not require any action on your part at this time.

Monitor Your Accounts: We encourage you to remain vigilant against incidents of identity theft and fraud over the next twelve to twenty-four months by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. You should promptly report any incidents of suspected identity theft or fraud to Congressional Federal Credit Union.

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Check Credit Reports: Under United States 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 www.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 at the below contact information:

Equifax
P.O. Box 740256
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Transunion
P.O. Box 2000
Chester, PA 10916
1-800-680-7289
www.transunion.com

Place A Security Freeze: You may place a security freeze on your credit reports, free of charge. 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. You will need to place a security freeze separately with each of the three major credit bureaus if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, contact the credit reporting agencies at:

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com/personal/credit-report-services/credit-freeze/

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze

Transunion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Place A Fraud Alert: At no charge, you can also have the three major credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact the credit reporting agencies.

Review Additional Resources: If you believe you are the victim of identity theft or have reason to believe that your personal information has been misused, you should contact the Federal Trade Commission and/or your state Attorney General. You can obtain information from these sources about additional steps you can take to protect yourself against identity theft and fraud, as well as information on security freezes and fraud alerts. You can contact the Federal Trade Commission at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; and 1-877-ID-THEFT (1-877-438-4338). Instances of known or suspected identity theft should be promptly reported to law enforcement and you have the right to file a police report if you ever experience identity theft or fraud. This notification was not delayed by law enforcement. **For District of Columbia residents:** The Attorney General can be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-727-3400; oag.dc.gov. **For Maryland residents:** The Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, Maryland 21202; 888-743-0023; and www.oag.state.md.us. Congressional Federal Credit Union is located at P.O. Box 23267, Washington, DC 20026. **For New York residents:** The Attorney General can be contacted at: Office of the Attorney General, The Capital, Albany, New York 12224; 1-800-771-7755; and ag.ny.gov. **For North Carolina residents:** The Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, North Carolina 27699; 877-566-7226; and www.ncdoj.gov.