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CU Student Choice Partners, LLC
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
DB-08956



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XXXXXXXXXXXX
Andover MA 01810-3257

June 6, 2024

Dear XXXXXXXXX:

Please read this letter in its entirety.

CU Student Choice Partners, LLC (“CU Student Choice”) is a service provider to a credit union with whom you have a relationship. We are writing to notify you on behalf of the credit union and ourselves that a breach of security of your personal information was discovered on May 7, 2024. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider as described below.

This data included personally identifiable information (PII) with some combination of your name, address, email address, phone number, loan account number, and social security number.

While we have no evidence that any of your personal information was misused, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have.

What are we doing to protect your information?

We take the security of personal information in our care seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured. Our company has made immediate enhancements to our data security practices.

As an added precaution, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for eighteen months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: xxxxxxxxxxxx In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail

account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What you can do to protect your personal information?

We encourage you to take steps to protect yourself from incidents of identity theft and fraud and recommend that you review your account statements and monitor your free credit reports for suspicious activity over the next 12 to 24 months. The attached page titled “Steps You Can Take to Protect Personal Information” will provide you with information on how to obtain a free credit report and how to place fraud alerts and security freezes on your credit file maintained by the major credit reporting agencies.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

Additionally, under Massachusetts law, you have the right to obtain any police report filed in relation 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.

What if I want to speak with CU Student Choice regarding this incident?

We have engaged a service provider with specialized experience in such incidents to assist with answering your questions. Our service provider representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-800-405-6108.

At CU Student Choice we take our responsibility to protect your personal information very seriously and again, we apologize for any inconvenience this has caused you.

Sincerely,

Jason Caballero

Jason Caballero
Vice President of Member Experience
855.478.4157



STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Fraud Alerts and Security Freezes

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 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.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

<i>Equifax</i> P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/ personal/credit-report-services/ credit-fraud-alerts/ (800) 525-6285	<i>Experian</i> P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/ center.html (888) 397-3742	<i>TransUnion</i> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/ fraud-alerts (800) 680-7289
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