



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 27, 2024

Subject: <<Variable Text 1>>

Dear <<First Name>> <<Last Name>>:

KV Federal Credit Union is notifying you of a recent event that may impact the privacy of your information. We value the privacy and security of your information and this letter provides a summary of the event, our response, and steps you can take to protect your information, should you feel it appropriate to do so. We are also providing you with access to complimentary identity monitoring and protection services at no cost. Enrollment instructions are included with this letter.

What Happened? In June 2023, KV Federal Credit Union identified unusual activity within our computer systems. We took prompt steps to confirm the security of our systems and investigated the activity to determine the nature and scope of the impact. The investigation determined an unauthorized actor accessed the network between May 23, 2023 and June 11, 2023 and copied files from certain network locations during this period. We reviewed these documents to determine what information was present within the impacted files and to whom the information related. After completing initial review efforts, we conducted a comprehensive reconciliation with available internal records to verify contact information and to confirm the impacted information for applicable individuals, which we completed on February 9, 2024. We are notifying you because the investigation determined some of your information was among the impacted files.

What Information Was Involved? The potentially impacted information includes your name, <<Variable Text 2>>.

What We Are Doing. We are committed to ensuring the privacy and security of information in our care. Upon learning of the event, we promptly initiated a comprehensive investigation to confirm our network's security and to determine the risk to any information. We continue to review and to enhance our policies and procedures as appropriate. As an added precaution, we are offering you <<12/24>> months of complimentary identity monitoring and protection services. Enrollment instructions are included on the following pages.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, from any source, over the next 12 to 24 months, including by reviewing account statements and monitoring free credit reports for suspicious activity and errors. We also encourage you to review the information contained in the Steps You Can Take to Help Protect Information and to enroll in the complimentary identity monitoring services we are offering.

For More Information. If you have additional questions, please call our dedicated assistance line at 1-888-859-7369, which is available from 6 AM to 6 PM Pacific Time, Monday through Friday (excluding major U.S. holidays).

Sincerely,

KV Federal Credit Union

STEPS YOU CAN TAKE TO HELP PROTECT INFORMATION

Activate Complimentary Identity Monitoring Services

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is May 27, 2024.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-888-859-7369 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228. You can also contact the three major credit reporting bureaus listed below to obtain a free copy of your credit report.

Consumers have the right to place a fraud alert on a credit file at no cost. A fraud alert tells businesses that check your credit that they should check with you before opening a new account and an initial alert last for one year. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a fraud alert, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

As an alternative to a fraud alert, consumers have the right to place a free security freeze on a credit report. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can also get a free freeze for your children who are under 16, and for any you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. Under federal law, you cannot be charged to place or to lift the freeze. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as suffixes);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to 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;
7. A copy of any police report, investigative report, or complaint to law enforcement concerning identity theft if you are a victim of identity theft.

To place a fraud alert or credit freeze, please contact the three major consumer reporting bureaus:

Equifax
1-888-298-0045
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com

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

TransUnion
1-800-916-8800
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC, 20580; www.identitytheft.gov; 1-877-ID-THEFT; and TTY 1-866-653-4261. The Federal Trade Commission encourage those who discover their information has been misused to file a complaint. You can obtain additional information by way of the contact information above. You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission. This notice has not been delayed by law enforcement.

Residents of the below states can obtain additional information about the steps you can take to avoid identity theft:

Maryland residents: Maryland Attorney General, 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; <https://www.marylandattorneygeneral.gov/> or 1-410-528-8662 or 1-888-743-0023. KV Federal Credit Union is located at 316 West River Road, Augusta, ME 04330.

New Mexico residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what information is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting bureaus may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to your employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have additional specific rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by contacting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf; Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave NW, Washington, DC 20580.

New York residents: Office of the New York Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/>; or 1-800-771-7755.

North Carolina residents: North Carolina Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; <https://ncdoj.gov/>; and toll-free at (877) 566-7226 or (919) 716-6000.

Rhode Island residents: Rhode Island Attorney General, 150 South Main Street, Providence, RI 02903; www.riag.ri.gov or 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in this matter. There are approximately 7 Rhode Island residents potentially impacted by this incident.