



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Verification/Enrollment Code: <<Activation Code s_n>>

Date <<b2b_text_6 (activation date)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

We are writing to notify you that U S #1364 Federal Credit Union (“FCU”) experienced a cybersecurity incident on or about February 22, 2024 (the “Incident”) that may have involved the unauthorized access and acquisition of your personal information. This letter contains information on who you can contact with any questions and precautionary measures you can take to protect yourself.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. Under Massachusetts law, you also have the right to obtain any police report filed in regard to this incident; however, while we notified the FBI of the incident, we did not file a report with local law enforcement.

You may also 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. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;

6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

We take our responsibility to safeguard your personal information seriously. As a result, we offering you complimentary access to Experian IdentityWorksSM for 24 months. 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.
- **Identity Restoration:** Identity Restoration specialists 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.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft.

- Ensure that you enroll no later than 5:59pm CT on 06/11/2024 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: <<Activation Code s_n>>

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-288-8057 by 06/11/2024. Be prepared to provide engagement number <<b2b_text_2 (engagement #)>> as proof of eligibility for the Identity Restoration services by Experian.

In addition to offering complimentary access to Experian IdentityWorksSM, at the end of this letter we have included a list of precautionary measures as well as resources for obtaining information on protecting your personal information.

We apologize for any concern this Incident may cause you. If you have questions, please call our dedicated assistance line at (866) 495-4836, 8:00 am - 5:30 p.m. CT.

Sincerely,



Michelle Wilson

CEO

U S #1364 Federal Credit Union

8400 Broadway

Merrillville, IN 46410

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.

Additional Steps and Resources To Protect Your Personal Information

As with any data incident, we recommend remaining vigilant and taking any of the following steps to protect your personal information, as you deem appropriate:

1. Members can sign up for text or email alerts by logging into online banking and going to Additional Services > Alerts and Notifications. Here members can set up many different account alerts such as large withdrawal alerts, deposit alerts, as well as daily or weekly balance updates.
2. Contact the nationwide credit-reporting agencies as soon as possible to:
 - Add a fraud alert statement to your credit file at all three national credit-reporting agencies: Equifax, Experian, and TransUnion. You can contact one of the three agencies listed below and your request will be shared with the other two agencies. This fraud alert will remain on your credit file for 90 days.
 - Remove your name from mailing lists for pre-approved offers of credit for approximately six months.
 - Receive and carefully review a free copy of your credit report by going to www.annualcreditreport.com.

<u>Equifax</u> P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/ (800) 525-6285	<u>Experian</u> P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/center.html (888) 397-3742	<u>TransUnion</u> Fraud Victim Assistance Dept. P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/fraud-alerts (800) 680-7289
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3. Carefully review all bills and credit card statements for items that you did not contract for or purchase. Also review your bank account statements for unauthorized checks, purchases, or deductions. Even if you do not find suspicious activity initially, continue checking this information since identity thieves sometimes hold on to stolen personal information before using it.
4. Contact your local law enforcement or state attorney general if you suspect or know that you are the victim of identity theft.

You can also contact the Fraud Department of the FTC. The Fraud Department will collect your information and make it available to law enforcement agencies.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580
(877) 438-4338

5. Obtain additional information about identity theft.
 - *All US residents:* Obtain consumer assistance and educational materials on identity theft, privacy issues, and avoiding identity theft from the Federal Trade Commission (“FTC”) at www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338.
 - *Massachusetts residents:* Visit <https://www.mass.gov/avoiding-identity-theft> for information on avoiding identity theft.