



21781

DATE

MEMBER NAME AND ADDRESS

RE: NOTIFICATION OF DATA BREACH

Dear [MEMBER NAME]:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that occurred on or around May 1, 2021 and involved some of your personal information.

DCU values your privacy and deeply regrets that this incident occurred. DCU has conducted a thorough review of the potentially affected records and will notify you if there are any significant developments. DCU has implemented additional security measures designed to prevent a recurrence of such a breach, and to protect the privacy of DCU's valued members.

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.

As a first preventative step, we recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact us. If your personal information has been misused, we also suggest you submit a complaint with the Federal Trade Commission (FTC) by calling 1-877-ID-THEFT or online at www.ftccomplaintassistant.gov. Additional guidance from the FTC regarding steps a consumer can take to protect against identity theft can be found at www.ftc.gov/idtheft.

As a second step, you may want to consider placing a security freeze on your credit files as Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze is available at no cost. A freeze prevents an unauthorized person from using your personal identifying information to open new accounts or borrow money in your name. You will need to contact the three U.S. credit reporting agencies to place the security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

mail

220 Donald Lynch Blvd. | PO Box 9130
Marlborough, MA 01752-9130

connect

dcu.org | dcu@dcu.org
800.328.8797

Insured by NCUA



To obtain a security freeze, contact the following agencies:

Equifax: 1-888-298-0045; web: www.freeze.equifax.com
TransUnion: 1-800-680-7289; web: www.transunion.com
Experian: 1-888-EXPERIAN; web: www.experian.com/freeze

In order to request a security freeze, you will need to provide 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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

We also recommend you contact the three U.S. credit reporting agencies to obtain a free credit report from each by calling 1-877-322-8228 or by logging onto www.annualcreditreport.com. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically. It is important to remain vigilant over the next twelve to twenty-four months, and to promptly report incidents of suspected identity theft.

Out of an abundance of caution, DCU will be issuing you a credit card with a new number, which will be sent to you separately. For your protection, DCU has also retained Equifax to provide you with 12 months of credit monitoring, free of charge. You can enroll in the credit monitoring program by following the enrollment instructions included with this letter.

If you have any questions or need further information and assistance, please contact Jennifer Ward in DCU's Card Services Department, at 1-800-328-8797 ext. 0737 or visit our website at www.dcu.org. Again, we apologize for any inconvenience or concern this incident may have caused.

Sincerely,

Risk Management Department
Digital Federal Credit Union

mail

220 Donald Lynch Blvd. | PO Box 9130
Marlborough, MA 01752-9130

connect

dcu.org | dcu@dcu.org
800.328.8797

Insured by NCUA



<FIRST NAME> <LAST NAME>

Enter your Activation Code: <ACTIVATION CODE>

Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <ACTIVATION CODE> then click "Submit" and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.