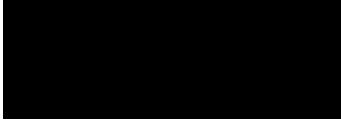




January 13, 2022



RE: NOTIFICATION OF DATA BREACH

Dear :

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 December 20, 2021 and involves some of your personal information.

DCU Financial Insurance Services, LLC (“DCU Insurance”) values your privacy and deeply regrets that this incident occurred. DCU Insurance is conducting a thorough review of the potentially affected records and will notify you if there are any significant developments. DCU Insurance has reexamined its security measures to prevent a recurrence of such a breach, and to protect the privacy of DCU Insurance’s valued customers.

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

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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DCU Insurance (DCU Financial Insurance Services, LLC) is an affiliate of Digital Federal Credit Union (DCU). Business conducted with DCU Insurance is separate and distinct from any business conducted with the credit union. Any insurance required as a condition of extension of credit by Digital Federal Credit Union or another lender need not be purchased from any particular provider, and may be purchased from an agent or insurance company of the borrower’s choice without affecting the approval of the application for credit.

Insurance products are not deposits of DCU and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk.

The information contained in this letter is being sent to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this letter is not the intended recipient, you are hereby advised that any dissemination, distribution, or copying of this message is strictly prohibited. If you have received this message in error, please immediately dispose.

If you have any concerns or complaints regarding this relationship, you may contact the MA Office of Consumer Affairs, or the insurance department of your state. For information on how to contact them, you may call us.

INS-LTHD (07.2021)

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.

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

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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.

Lastly, for your protection, we have retained Equifax, a specialist in identity theft protection, to provide you with one (1) year of credit monitoring, free of charge. You can enroll in the program by following the directions included with this letter.

If you have any questions or need further information and assistance, please contact Nancy Neuwirth at 508-263-6595 or visit our website at www.dcuinsurance.com. Again, we apologize for any inconvenience or concern this incident may have caused.

Sincerely,

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