



Date

<First Name Last Name>
<Address>
<City>, <State> <ZIP>

Important Privacy Protection Notification. Please read this entire letter.

Dear <First Name Last Name>,

At BECU, we value your business and respect the privacy of your information, which is why we are writing to let you know about a data security incident that involves your personal information. We encourage you to read this entire letter because it contains important information concerning the security of your account(s) at BECU. We take the protection of your information very seriously and are contacting you directly to explain the circumstances of the incident.

What happened?

On December 30, 2021, BECU became aware of a system-generated error that caused a duplicate personal line of credit loan advance voucher to be mailed to your address that was current at the time that loan was funded. The duplicate voucher was mailed in late December. As you know, that line of credit is now closed. Our records indicate that you have moved since opening the personal line of credit, and the duplicate voucher was sent to your previous address. At this time, we are not aware of any misuse of any information contained in the mailing.

What information was involved?

Your name, previous address, a closed line of credit account number ending in <Last 4 of LOC>

What we are doing.

The security of accounts and the protection of personal information – for you and all our members – are top priorities at BECU. We are committed to ensuring the security of your personal information. After discovering this error, we immediately evaluated our procedures and implementing safeguards to prevent this type of error from happening again. We believe your risk for identity theft and fraud is low because the account number included on the voucher was associated with an account that had been previously closed. Nevertheless, we sincerely apologize for any inconvenience or concern this incident may cause.

What you can do.

We encourage you to always be vigilant: regularly review and monitor your account statements, periodically obtain your credit reports from one or more of the national credit reporting companies, and promptly report any suspicious activity.

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 800-685-1111, www.equifax.com

Experian: P.O. Box 9532, Allen, TX 75013, 888-397-3742, www.experian.com

TransUnion: P.O. Box 1000, Chester, PA 19022, 800-888-4213, www.transunion.com

800-233-2328

PO Box 97050

becu.org

Seattle, WA 98124-9750

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days.

You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 888-766-0008, www.equifax.com
Experian: 888-397-3742, www.experian.com
TransUnion: 800-680-7289, fraud.transunion.com

Credit Freezes: You also have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. There is no charge for a credit freeze.

If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Because the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies, as specified below, to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

At a minimum, you should be prepared to provide the following information in connection with your credit freeze request:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.), Social Security number, and date of birth;
2. If you have moved in the past five years, the addresses where you have lived over the previous five years;
3. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
4. A legible photocopy of a government-issued ID card;
5. Social security card, pay stub, or IRS Form W-2; and
6. If you are a victim of identity theft, a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the theft.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Finally, if you file a police report regarding this incident, you have a right to obtain a copy of that report.

Questions?

If you have any questions or would like more information about this incident, contact BECU at **800-233-2328**, Monday through Friday from 7 a.m. to 7 p.m. and Saturday 9 a.m. to 1 p.m. Pacific Time.

Sincerely,

A handwritten signature in black ink that reads "Ryan Ko". The signature is written in a cursive style with a large, looped "R" and a distinct "K".

Ryan Ko
Privacy Compliance Officer



Date

<First Name Last Name>
<Address>
<City>, <State> <ZIP>

Important Privacy Protection Notification. Please read this entire letter.

Dear <First Name Last Name>,

At BECU, we value your business and respect the privacy of your information, which is why we are writing to let you know about a data security incident that involves your personal information. We encourage you to read this entire letter because it contains important information concerning the security of your account(s) at BECU. It also includes our offer to provide you with one year of credit monitoring service at no cost to you. We take the protection of your information very seriously and are contacting you directly to explain the circumstances of the incident.

What happened?

On December 30, 2021, BECU became aware of a system-generated error that caused a duplicate personal line of credit loan advance voucher to be mailed to your address that was current at the time that loan was funded. The mailing also included your deposit account number. The duplicate voucher was mailed in late December. Our records indicate that you have moved since opening the personal line of credit, and the duplicate voucher was sent to your previous address.

At this time, we are not aware of any misuse of any information contained in the mailing.

Nevertheless, protecting our members' confidentiality and privacy is very important to us, and to reassure you during this time, we are offering credit monitoring services to you at no cost.

What information was involved?

Your name, previous address, line of credit account number ending in <Last 4 of LOC>, and deposit account number ending in <Last 4 of Deposit>.

What we are doing.

The security of accounts and the protection of personal information – for you and all our members – are top priorities at BECU. We are committed to ensuring the security of your personal information. Upon learning of this error, we immediately took the following steps:

- Implemented fraud detection monitoring on your account(s). With this added control, we believe your risk of identity theft and fraud is low.
- Evaluated our procedures and implementing safeguards to prevent this type of error from happening again.

We sincerely apologize for any inconvenience this incident may cause. We understand you may have concerns, so we have secured the services of Experian Identity Works to provide you credit monitoring protection at no cost for one (1) year. This service helps detect possible misuse of your personal information and provides you with identity protection support focused on identity theft resolution.

To take advantage of this offer, you must enroll by **April 30, 2022**, and follow the steps below:

Activate Experian Identity WorksSM Now in Three Easy Steps

800-233-2328

PO Box 97050

becu.org

Seattle, WA 98124-9750

1. ENSURE that you enroll by **April 30, 2022** (Your code will not work after this date.)
2. VISIT the Experian Identity WorksSM website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE your activation code: **99999999**

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide the following engagement number: **B0999999**

What you can do.

- We encourage you to always be vigilant: Regularly review and monitor your account statements, periodically obtain your credit reports from one or more of the national credit reporting companies, and promptly report any suspicious activity.
- If you want to change your account number(s), please call us at **800-233-2328** or visit a BECU location to make the change in person. Find one near you at **becu.org/locations**. Please consider scheduling ahead of time at **becu.org/support/make-an-appointment**.

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Federal Trade Commission, Consumer Response Center

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2. If you have moved in the past five years, the addresses where you have lived over the previous five years;
3. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
4. A legible photocopy of a government-issued ID card;
5. Social security card, pay stub, or IRS Form W-2; and
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Sincerely,



Ryan Ko
Privacy Compliance Officer