

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<MailID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

Dear <<Name 1>>:

Credit Union West is a partner of LPL Financial LLC, a broker-dealer and custodian for accounts that you or someone you are acquainted with maintains, or used to maintain, with a LPL financial advisor. At Credit Union West, protecting the privacy of personal information we maintain is a top priority. Regrettably, we are writing to inform you of an incident we recently identified and addressed that may have involved some of your personal information. While we are unaware of any misuse of your information, we are providing you with notice of this incident, and steps you may take to better protect against the possibility of identity theft and fraud. Based on our investigation, we have determined that the personal information that was potentially viewable by the third party may have included first and last names, addresses and social security numbers or driver's license numbers. To date, we have not received any reports of misuse of your information. Additionally, we have confirmed that any unauthorized access has been stopped and that our systems are secure.

Upon learning of this incident, we immediately took steps to secure the account, launched an investigation, and implemented additional security measures. We encourage you to review the enclosed "Information About Identity Theft Protection" reference guide, which describes additional steps that you may take to help protect yourself, including recommendations by the Federal Trade Commission.

While we have no indication that your information was actually viewed by the unauthorized actor, we wanted to make you aware of the incident and assure you that we take it very seriously. As a precaution, we are offering you a complimentary two-year membership of Equifax's 3B Credit Watch Gold 3-in-1 Monitoring (Premier). This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Equifax's 3B Credit Watch Gold 3-in-1 Monitoring (Premier) is completely free to you and enrolling in this program will not hurt your credit score. For more information on Equifax's 3B Credit Watch Gold 3-in-1 Monitoring (Premier), including instructions on how to activate your complimentary two-year membership, as well as information on additional steps you can take in response to this incident, please see the pages that follow this letter.

We apologize for any inconvenience or concern this incident may cause. If you have any further questions regarding this incident, please call 855-604-1838 Monday through Friday between 6:00 a.m. to 6:00 p.m. PT, excluding major U.S. holidays.

Sincerely,



Bob Birr  
LPL Program Manager

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 24-Month Credit Monitoring.



Enter your Activation Code: **<ACTIVATION CODE>**  
Enrollment Deadline: **<DEADLINE MMMM DD, YYYY>**

Equifax Credit Watch™ Gold

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

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> 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 alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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 theft<sup>4</sup>

Enrollment Instructions

Go to [www.equifax.com/activate](http://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.

<sup>1</sup>WebScan 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. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking 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.com](http://www.optoutprescreen.com) <sup>4</sup>The 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.

## Information About Identity Theft Prevention

### Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free 1-877-322-8228. 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, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)  
**Experian:** P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)  
**TransUnion:** P.O. Box 2000, Chester, PA 19016, 1-800-888-4213, [www.transunion.com](http://www.transunion.com)

### Additional Information

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.

You can also further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General. The Massachusetts Office of the Attorney General may be reached at 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html), or One Ashburn Place, Boston, MA 02108.