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"We're making a difference."

June 7, 2022

Name  
Address  
Address

Dear Member,

St. Anne's Credit Union values your business and respects the privacy of your information so as a precautionary measure we are writing concerning the disclosure of your account number and overdraft statement to a third party. On 4/28/22, an error occurred with our printing vendor and your overdraft notice was sent to a third party in error. **Please note we are currently not aware of any misuse of your information as we continue to monitor your accounts.** We apologize for any inconvenience and are proactively mitigating this accident by:

- 1) providing this notice to ensure that you are aware of the disclosure of your account numbers;
- 2) monitoring your deposit accounts for suspicious activity; and
- 3) offering you the opportunity to enroll in Norton LifeLock® Advantage Identity Theft Protection service for five years, at no cost to you.

In the pages that follow, we include some suggestions to help you during this process. They include:

- a) how to access additional Massachusetts public agency information;
- b) how to place a security freeze on your credit reports; and
- c) how to enroll in Norton LifeLock® Advantage Identity Theft Protection service for five years, at no cost to you.

Please contact us immediately if you notice suspicious account activity. You may also visit our website ([www.stannes.com/Security](http://www.stannes.com/Security)), contact the Federal Trade Commission at 1-877-ID-THEFT (877-438-4338) or visit their website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) for more information about how to avoid identity theft.

Should you have any additional questions or concerns regarding this notice or the protections available to you, please contact me at 508-324-7336. Your confidence in our Credit Union's ability to safeguard your personal information and your peace of mind are very important to us. Thank you for banking with us and again we apologize for any inconvenience this may cause you.

Sincerely,

Karen Skinner  
SVP, Operations & Compliance



Insured by NCUA  
NMLS #: 525435

**WHAT YOU CAN DO:**

- 1. obtain police reports or records made available by a Massachusetts agency;**
- 2. place a security freeze on your credit report;**
- 3. obtain a free credit report; or**
- 4. enroll in Norton LifeLock® Advantage – at no cost to you.**

1. Under Massachusetts general law, you have the right to obtain any police report filed concerning this accidental disclosure of your account number. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Similarly, the Massachusetts Public Records Law, generally found in Chapter 66, Section 10 of the Massachusetts General Laws, applies to records made or received by a Massachusetts agency or municipality. You may file a public records request to obtain a copy of the notice provided by the Credit Union to the attorney general about this incident. For additional details, please visit [www.sec.state.ma.us/pre/prereq/reqidx.htm](http://www.sec.state.ma.us/pre/prereq/reqidx.htm).

2. You may also place a security freeze on your credit reports, free of charge. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. Please note that a security freeze may interfere with, delay or prevent the timely approval of any requests you make for new loans, employment, housing or other services.

Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must separately place a security freeze on your credit file with each of the three major consumer-reporting agencies shown below.

To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to the addresses below and you must send in your request with the information below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone:

<p><b>Equifax</b> P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 <a href="http://www.equifax.com/personal/credit-report-services/">www.equifax.com/personal/credit-report-services/</a></p>	<p><b>Experian</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a></p>	<p><b>TransUnion</b> P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a></p>
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- a) Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- b) Social Security Number;
- c) Date of birth;
- d) If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- e) Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- f) A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- g) Social Security Card, pay stub, or W2;
- h) If you are a victim of identity theft, include a copy of 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 requests 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.

3. You may also obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at [www.annualcreditreport.com/cra/requestformfinal.pdf](http://www.annualcreditreport.com/cra/requestformfinal.pdf).
4. As an additional precautionary measure to safeguard your information from potential misuse, St. Anne's has partnered with Norton LifeLock® to provide you with the opportunity to enroll in their Advantage Identity Theft Protection service for **two years at no cost to you**.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to <http://www.LifeLock.com>. Click on the yellow **"START MEMBERSHIP"** button (*do not attempt registration from a link presented by a search engine*).
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **Promo Code: SACUF2205** and click the **"APPLY"** button.
3. On the next screen, enter your **Member ID: xxxxxxxxx** and click the **"APPLY"** button.
4. Your complimentary offer is presented. Click the red **"START YOUR MEMBERSHIP"** button.
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

1. Alternatively, to activate your membership over the phone, please call: 1-800-899-0180

2. You will have until 07-31-2022 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Advantage™** membership includes:

- ✓ LifeLock Identity Alert™ System†

- ✓ Dark Web Monitoring\*\*
- ✓ LifeLock Privacy Monitor™
- ✓ USPS Address Change Verification
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Fictitious Identity Monitoring
- ✓ Court Records Scanning
- ✓ Data Breach Notifications
- ✓ Credit, Checking and Savings Account Activity Alerts<sup>†††</sup>
- ✓ 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Stolen Funds Reimbursement up to \$100,000<sup>†††</sup>
- ✓ Personal Expense Compensation up to \$100,000<sup>†††</sup>
- ✓ Coverage for Lawyers and Experts up to \$1 million<sup>†††</sup>
- ✓ One-Bureau Credit Monitoring<sup>1\*\*</sup>
- ✓ One-Bureau Annual Credit Report & Credit Score<sup>1\*\*</sup>

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different Adtype of credit score to assess your creditworthiness.

<sup>1</sup> If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. <sup>†</sup> LifeLock does not monitor all transactions at all businesses.

\*\* These features are not enabled upon enrollment. Member must take action to get their protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$100,000 for Advantage. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal).