



August 23, 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 August 9, 2022, 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 incident and has taken steps to prevent any further unauthorized access to your records or account. DCU will also review and, if necessary, enhance its 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](http://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](http://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

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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.

To obtain a security freeze, contact the following credit reporting agencies:

- Equifax: (888) 298-0045; web: <https://www.equifax.com/personal/credit-report-services/>;
- TransUnion: (800) 680-7289; web: <https://www.transunion.com/credit-freeze>;
- Experian: (888) EXPERIAN; web: <https://www.experian.com/freeze/center.html>

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
- 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.

As an alternative, you may want to consider exercising your right to place a fraud alert on your credit reports by contacting one of the credit reporting agencies listed above. The credit reporting agency you contact must tell the other two about your alert. A fraud alert can make it harder for an identity thief to open accounts in your name. When you have an alert on your credit reports, a business must verify your identity before it issues credit, so it may try to contact you. Be sure the credit reporting agencies have your current contact information so they can get in touch with you. A fraud alert is free and stays on your credit reports for one year. You can get a new one after one year. If you are a victim of identity theft, you can also get an extended fraud alert, which stays on your credit reports for seven years.

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](http://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 Equifax Complete Premier, 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 Mary Cousineau at (800) 383-8797 ext. 6893 or visit our website at [www.dcu.org](http://www.dcu.org). Again, we apologize for any inconvenience or concern this incident may have caused.

Sincerely,

Risk Management Department  
Digital Federal Credit Union

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