



Dear Test , **SAMPLE NOTIFICATION**

First Technology Federal Credit Union, d/b/a First Tech Federal Credit Union ("First Tech"), values our relationship with our members and understands the importance of protecting personal information. We are writing to inform you that we recently identified and addressed an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and some steps you can take in response.

**What happened?**

On August 3, 2022, we learned that a card skimmer and small camera had been installed at our ATM in Cupertino, California. Immediately upon learning this, we launched an investigation and, based on our review of security camera video footage, it appears that an unknown person installed and removed the card skimmer and camera at various times between June 15, 2022 and July 31, 2022. We inspected the ATM and surrounding area and did not find a skimmer or camera. We notified local law enforcement and have been working to support its investigation. In general, skimmers are designed to record data from the magnetic stripe of the card; which includes the cardholder's name, card number, and expiration date. The small camera may be used to identify the cardholder's PIN. No other information about a cardholder is in the magnetic stripe of payment cards.

**What information was involved?**

We are notifying you because you used your card ending in \*1234 at the involved ATM during the period of time that a skimmer may have been in and the camera focused on the ATM.

**What we are doing.**

We wanted to let you know that this incident occurred and assure you that we take it very seriously. Upon discovery of the potential existence of an ATM

skimming device and camera, we promptly took steps to stop the potential continued fraudulent use of stolen card information. We moved quickly to protect you and your information by actively monitoring your account(s) for suspicious activity, taking the ATM machine in question out of service and inspecting it and the area for evidence of tampering or the existence of a camera, and working closely with law enforcement. Finally, to prevent the potential for fraudulent activity on your account, we will reissue your card, new cards will be mailed to you during the week of September 12, 2022, and will include instructions for creating a new PIN. We have also implemented enhanced monitoring of your accounts. You will not be responsible for any unauthorized charges or withdrawals from your account. We will diligently enforce security protocols to discourage future attempts to install skimming devices and cameras impacting our ATMs.

In addition, we are providing at no cost to you one year of credit monitoring services through Experian's® IdentityWorks<sup>SM</sup>. Your unique activation code and details of how to enroll in Experian's CreditPlus 3B credit monitoring program is included in the **Additional Details Regarding Your 12-Month Experian IdentityWorks<sup>SM</sup> Membership** section of this email. If you wish to register for a year of credit monitoring of the 3 major credit bureaus, go to: [experianidworks.com/3bplus](https://experianidworks.com/3bplus) and use the code provided to activate the monitoring service.

If you experience any issues enrolling please use the toll free number below to reach an Experian agent for assistance.

- Toll-free number for enrollments/questions is 877.890.9332
- Enrollment end date: November 30, 2022
- Enrollments must occur by no later than 5:59pm CT.

If you need any additional information please contact:

[card.disputes@firsttechfed.com](mailto:card.disputes@firsttechfed.com)

### **What you can do.**

It is always advisable to closely review your financial statements for any

unauthorized charges and promptly report incidents of fraud or suspected identity theft. We recommend that you review the additional information provided with this letter for additional steps you can take to help protect you.

**For more information.**

We sincerely regret that this incident occurred and apologize for any inconvenience or concerns this has caused. If you have any questions, please notify us at:

- **Toll free number directly to Cards:** 877.877.8854
- **Hours of Operation:** Monday—Friday 7:30am—5:30pm, Saturday 8am—4:30pm PT (after hours has voicemail)
- **Email address:** [card.disputes@firsttechfed.com](mailto:card.disputes@firsttechfed.com)

We value you being part of the 720,000 members/owners of First Tech. We are constantly working to improve your trust in us, the security of your money and information, and improve your member experience.

Sincerely,

Sandi Papenfuhs  
SVP, Consumer Lending  
First Tech Federal Credit Union

### **Additional Steps You Can Take**

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12–24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please [annualcreditreport.com](http://annualcreditreport.com) or call toll free at 1.877.322.8228.

Contact information for the three nationwide credit reporting companies is as follows:

- **Equifax**, PO Box 740241, Atlanta, GA 30374, [equifax.com](http://equifax.com), 1.800.685.1111
- **Experian**, PO Box 2002, Allen, TX 75013, [experian.com](http://experian.com), 1.888.397.3742
- **TransUnion**, PO Box 2000, Chester, PA 19016, [transunion.com](http://transunion.com), 1.800.916.8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1.877.IDTHEFT (1.877.438.4338), [identitytheft.gov](http://identitytheft.gov)

## **Fraud Alerts and Credit or Security Freezes**

***Fraud Alerts:*** There are two types of general fraud alerts 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 one year. 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.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

***Credit or Security Freezes:***

You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

*How do I place a freeze on my credit reports?* There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [experian.com](https://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [transunion.com](https://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [equifax.com](https://www.equifax.com)

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

*How do I lift a freeze?* A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

## **Additional Details Regarding Your 12–Month Experian IdentityWorks<sup>SM</sup> Membership**

To help protect your identity, we are offering a complimentary 12-month membership of Experian's<sup>®</sup> IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by** November 3, 2022 by no later than 5:59pm CT. Your code will not work after this date.
- **Visit** the Experian IdentityWorks website to enroll: [experianidworks.com/3bplus](https://experianidworks.com/3bplus)
- Provide your **activation code**: TEMP123

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by November 3, 2022. Be prepared to provide engagement number \_\_\_\_\_ as

proof of eligibility for the identity restoration services by Experian.

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only\*.
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12

months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [experianidworks.com/restoration](https://experianidworks.com/restoration). You will also find self-help tips and information about identity protection at this site.

**If you have any questions, updates or concerns PLEASE DO NOT REPLY TO THIS EMAIL.** Send First Tech Federal Credit Union a secure message using the Message Center in Online or Mobile Banking (accessible via [firsttechfed.com](https://firsttechfed.com) or the mobile app) or by calling us at 855.855.8805.

First Tech will never ask for sensitive personal information, such as Social Security number, a PIN, account numbers, or a password in an email. To ensure delivery to your inbox, please add [member.communications@firsttechfed.com](mailto:member.communications@firsttechfed.com) to your address book.

Federally Insured by NCUA

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