

March 1, 2023

Dear {Name}

I am writing to inform you of a recent security incident at MassMutual Federal Credit Union (MMFCU). This notification is sent pursuant to Title 12, Chapter VII, Subchapter A, Part 748 of the Code of Federal Regulations and Part 1, Title XV, Chapter 93H of the General Laws of the Commonwealth of Massachusetts.

On February 22, 2023, a security incident was discovered that involved the dissemination of certain member information to an unauthorized party. The member information that was disseminated was:

- Full Name of Primary Member
- Full Name of Joint Member (if applicable)
- Mailing Address
- MMFCU Member Number
- Social Security Number of Primary Member

This incident did not involve a breach of Credit Union systems or a breach of a third-party business partner's system, but rather the inadvertent dissemination of the above information by an authorized employee of the Credit Union. After investigating, we do not believe the employee had any malicious intent nor intended to disseminate the information involved. The employee has been coached and retrained on the handling of sensitive member information.

As a result of this incident, we are offering the affected members 24 months of credit monitoring services at no cost through Experian. If you would like to take advantage of this offer, please email us at databreach@massmutualfcu.org to request your code.

The Federal Trade Commission (FTC) recommends that you place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

Equifax: equifax.com/personal/credit-report-services or 1-800-685-1111

Experian: experian.com/help or 1-888-397-3742

TransUnion: transunion.com/credit-help or 1-888-909-8872

Ask each credit bureau to send you a free credit report after it places a fraud alert on your file. Review your credit reports for accounts and inquiries you don't recognize. These can be signs of identity theft. If your personal information has been misused, visit the FTC's site at IdentityTheft.gov to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly.

You may also want to consider placing a free credit freeze. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identity thief can open new accounts in

your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.

We sincerely apologize for this security incident. We realize you put your trust in us to safeguard not only your money, but your personal financial information as well. Incidents like this erode that trust and we acknowledge that we must do better. Should you have any questions, please contact us at databreach@massmutualfcu.org.

Sincerely,

Christopher Brown
Chief Operations Officer



What we are doing to protect your information:

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorksSM. 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:** 6/30/2023 by 5:59 PM CT (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:**

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 6/30/2023. Be prepared to provide engagement number B086985 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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 24 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 www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.