

Navy Federal Credit Union [LOGO]  
820 Follin Lane SE  
Vienna, VA 22180

Date: [insert date]

## NOTICE OF DATA BREACH

On behalf of Navy Federal Credit Union, I am writing to inform you about an incident that involved personal information about you. We regret that this incident occurred and take the security of personal information seriously.

**WHAT HAPPENED?** We discovered that, during April 2023, some of the personal information we maintain about you was temporarily and inadvertently made available to another Navy Federal member. As a result, a transaction was processed on your account. Upon learning of the error, we immediately took steps to fix it. We restored all funds that were wrongfully transacted on your account.

**WHAT INFORMATION WAS INVOLVED?** We have determined that the personal information involved in this incident may have included your name and account number.

**WHAT WE ARE DOING.** Our members' security and financial well-being is always our greatest priority and we began investigating the incident as soon as we learned of it. We are continuing to investigate, and are taking proactive measures to allow you to regain your trust in us.

**WHAT YOU CAN DO.** Consistent with certain laws, we are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information.

You should remain vigilant for the next twelve to twenty-four months, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, we recommend that you change your password/security question or answer for any online account for which you use the same password/security question or answer. **We also will remain vigilant in protecting the security of your funds.**

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), or call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax  
(800) 685-1111  
P.O. Box 740241  
Atlanta, GA 30374-0241  
Equifax.com/personal/  
credit-report-services

Experian  
(888) 397-3742  
P.O. Box 9701  
Allen, TX 75013  
Experian.com/help

TransUnion  
(888) 909-8872  
Fraud Victim Assistance Division  
P.O. Box 2000  
Chester, PA 19022  
TransUnion.com/credit-help

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes.

**FOR MORE INFORMATION.** I sincerely apologize for any inconvenience that this incident may have caused you, and I very much regret that this occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

If you have any questions, please feel free to call (888) 503-7105, then select “For Other Types of Fraud or New Membership” (Option 3) and then select “For Pending Membership Applications or Related Documents” (Option 1).

Sincerely,

A handwritten signature in black ink, appearing to read "Randi Henderson", with a long horizontal flourish extending to the right.

Randi Henderson  
Supervisor,  
Contact Center Resolution