

Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

<<Mail ID>>  
<<Name 1>>  
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June 30, 2023

Dear <<Name 1>>:

Clearwater Credit Union values and respects your privacy, which is why we are writing to advise you of a recent incident at one of our vendors that involved some of your personal information. This letter explains the incident, the steps we have taken in response, and the steps you may take to help protect your information, should you feel it is appropriate to do so.

### **What Happened?**

MOVEit is a popular file transfer service used by government agencies, corporations, financial institutions, and other organizations worldwide. Clearwater does not directly use MOVEit; however, one of our vendors does. On June 14, 2023, we learned that unauthorized third parties exploited a previously unknown vulnerability in MOVEit that allowed those third parties to gain access to files on MOVEit systems at the end of May 2023. An investigation determined that the third parties gained access to certain Clearwater documents between May 30, 2023, and May 31, 2023.

**This incident did not involve unauthorized access to any Clearwater systems. Your accounts at Clearwater were not accessed by any unauthorized parties in this incident.**

### **What Information was Involved?**

We reviewed the documents acquired by the third party and determined that the documents contained personal information that included your <<Breached Elements>>.

### **What We Are Doing**

We are working closely with our vendor to ensure that they are taking steps to further secure our members' information. Although we are not aware of any fraud or identity theft instances involving your information, we are offering you a complimentary two-year membership to Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary, two-year membership, please see the enclosed letter.**

### **What You Can Do**

You can find more information about how to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet. In addition to taking advantage of IdentityWorks 3B, we encourage you to familiarize yourself with the best practices described in this enclosure.

**For More Information.**

We value the trust you place in us to protect your privacy. We take our responsibility to safeguard your personal information seriously, and we apologize for the inconvenience and concern this incident may cause you. For further information and assistance, please contact our incident response center at 844-825-0299.

Sincerely,

A handwritten signature in black ink, appearing to read 'JLW', with a stylized flourish at the end.

Jack Lawson  
President and CEO

## Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering you a **complimentary** two-year membership to Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>.
3. PROVIDE the **Activation Code**: <<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 877-288-8057. Please be prepared to provide your engagement number <<Engagement Number>> as proof of eligibility for Experian's identity restoration services.

### ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP

A credit card is **not** required to enroll for Experian IdentityWorks Credit 3B. 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 fraud indicators.
- **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.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

### What You Can Do to Protect Your Information

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* 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.

## Additional Important Information

As a precautionary measure, we recommend that you do the following to remain vigilant and protect yourself against potential fraud and/or identity theft.

- Review your account statements and credit monitoring reports closely.
- If you detect suspicious account activity, promptly notify the financial institution or company that maintains your account.
- Report any fraudulent activity or any suspected identity theft incidents to proper law enforcement authorities, including the police, your state's attorney general, and the Federal Trade Commission ("FTC").
- Review the FTC's tips on fraud alerts, security/credit freezes, and the steps you can take to avoid identity theft.

For more information and to contact the FTC please:

- Visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft);
- Call 1-877-ID-THEFT (1-877-438-4338); or
- Write to the FTC at Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

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. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze can be placed without any charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

### Credit and Security Freezes

You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

#### **Equifax Security Freeze**

1-888-298-0045

[www.equifax.com](http://www.equifax.com)

P.O. Box 105788

Atlanta, GA 30348

#### **Experian Security Freeze**

1-888-397-3742

[www.experian.com](http://www.experian.com)

P.O. Box 9554

Allen, TX 75013

#### **TransUnion Security Freeze**

1-888-909-8872

[www.transunion.com](http://www.transunion.com)

P.O. Box 160

Woodlyn, PA 19094

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
7. 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.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail or, if available, comply with the consumer reporting agencies' online procedures for lifting a security freeze, and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, and include 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 three (3) business days after receiving your request to remove the security freeze.

### **Credit Reports**

You may obtain a free copy of your credit report from each of the three national credit reporting agencies once every 12 months by:

- Visiting [www.annualcreditreport.com](http://www.annualcreditreport.com);
- Calling toll-free 1-877-322-8228; 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/manualRequestForm.action](http://www.annualcreditreport.com/manualRequestForm.action).

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies as follows:

#### **Equifax**

1-866-349-5191

[www.equifax.com](http://www.equifax.com)

P.O. Box 740241

Atlanta, GA 30374

#### **Experian**

1-888-397-3742

[www.experian.com](http://www.experian.com)

P.O. Box 2002

Allen, TX 75013

#### **TransUnion**

1-800-888-4213

[www.transunion.com](http://www.transunion.com)

P.O. Box 2000

Chester, PA 19016

### **Fraud Alerts**

You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

This notification was not delayed by law enforcement.

**Washington, DC Residents:** Washington, DC residents can obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at: 441 4th Street, NW, Washington, DC 20001; 202-727-3400; [www.oag.dc.gov](http://www.oag.dc.gov).