



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
 <<address\_1>>  
 <<address\_2>>  
 <<city>>, <<state\_province>> <<postal\_code>>  
 <<country>>

<<b2b\_text\_1(Subject: [Notice of Data Incident] [Notice of Data Breach])>>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

Franklin Mint Federal Credit Union (“FMFCU”) is writing to inform you of a recent data security incident that may have affected your personal information. FMFCU is one of an estimated 2,500 organizations worldwide recently affected by the MOVEit software vulnerability. Please read this letter carefully as it contains information regarding the incident and steps you can take to help protect your personal information.

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 prohibits a consumer 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. You cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, [www.equifax.com/personal/credit-report-services/](http://www.equifax.com/personal/credit-report-services/)

Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

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

1. Full name;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, 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. Legible photocopy of a government issued identification card (i.e. state driver’s license or ID card);
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 consumer 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. It is important to maintain this PIN or password in a secure place, as you will need it to lift or remove 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 request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The consumer 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 request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

Additionally, FMFCU is offering you twenty-four (24) months of complimentary identity protection services through Experian IdentityWorks— a data breach and recovery services expert. These services include 24 months of credit and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. To start monitoring your personal information, follow the steps below:

- Ensure you enroll by <<b2b\_text\_6(activation deadline)>> (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code:<<activation code s\_n>>

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or want an alternative to enrolling in Experian IdentityWorks online, contact Experian's customer care team at 1-877-288-8057 by <<b2b\_text\_6(activation deadline)>>. Be prepared to provide engagement number <<b2b\_text\_5(engagement number)>> 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<sup>1</sup>:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>2</sup>
- 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 ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance<sup>3</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

<sup>1</sup>To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

<sup>2</sup>Offline members are eligible to call for additional reports quarterly after enrolling.

<sup>3</sup>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.

Rest assured, FMFCU takes the privacy and security of member information very seriously. Our sincerest apologies for any worry or inconvenience this may have caused you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael B. Magnavita". The signature is written in a cursive, flowing style.

Michael B Magnavita, CPA  
President and CEO

Franklin Mint Federal Credit Union  
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Chadds Ford, PA 19317