

30411



August 11, 2023

Ms. [REDACTED]

Dear Ms. [REDACTED],

The purpose of this letter is to notify you of a security incident regarding your personal information. On July 26, 2023, a copy of a form related to your retirement, titled "Service Separated Withdrawal Request Form," was inadvertently shared with another employee of the credit union. At the time it was shared, the document contained your personal information, including your social security number. The employee who received the document reported the incident to the credit union on August 4th and, at this time, we have no reason to suspect you have been or will become the victim of identity theft or fraudulent activity. Nevertheless, we are writing to notify you so that you may take any steps you deem necessary. We suggest that you remain vigilant and continue to monitor your identity and financial transactions for any unusual activity and notify us immediately if you notice anything indicating fraud.

You should also be aware of the following:

1. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you discover suspicious activity on your credit report, on your account statements or by any other means you may wish to file a police report and obtain a copy of it.
2. You may contact the fraud departments of the three major credit-reporting agencies to discuss your options. You may obtain and review your credit report by contacting any of the credit reporting agencies listed on the enclosed Identity Theft Protection Information Summary.
3. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer-reporting agency from releasing any information in your consumer report without your express authorization. For more information about placing a security freeze see the enclosed Identity Theft Protection Information Summary.
4. Another common method of protecting yourself against identity theft is credit monitoring. While credit monitoring services will not prevent the release of your credit report, like a credit freeze, they will notify you when a change is made to your credit report so that you may review your own accounts for fraudulent activity.

We apologize for any inconvenience this incident may cause and want to assure you that maintaining the security of our employees is of the utmost importance. It is worth noting that we have no information to suggest that this situation has or will result in any fraudulent activity. Of course, we will continue to monitor the situation moving forward. Tremont Credit Union is pleased to offer you free credit monitoring for a period of eighteen months. If you wish to take advantage of this opportunity, please contact our Tremont Credit Union Member Solutions Center at 781-843-5626. Our Member Solutions Team is also available if you have any questions or if you experience any suspicious or fraudulent activity that you believe is related to this incident. Member Solutions Representatives are available to assist you Monday through Friday from 9:00AM to 5:00PM. Thank you.

Two Granite Ave, Milton, MA 02186
Mailing Address: PO Box 220730 Boston, Massachusetts 02122
Telephone: 781-843-5626 | Toll Free: 800-370-1939 | Fax: 781-356-7302
Email: info@tremontcu.org | Website: TremontCU.org



Identity Theft Protection Information Summary

As a resident of the Commonwealth of Massachusetts, who has been affected by this incident, you have important legal rights. Pursuant to G.L. c. 93H, § 3, you have the right to obtain a police report on this matter. You also have the right to request a security freeze on your credit report. A security or “credit freeze”, as it is commonly referred to, prevents credit reporting agencies from releasing your credit report to others, without affecting your credit score. Requesting a credit freeze is an efficient and effective way of protecting yourself against identity theft. To place a security freeze on your credit report, contact each of the three major consumer credit reporting agencies (listed below), by telephone, in writing or online.

Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

Requesting a credit freeze will require you to provide some or all of 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. Addresses where you have lived over the prior five years
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. Social Security card, pay stub, or W2
8. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Please remember that a credit freeze will also stop legitimate credit inquiries from businesses, financial institutions, potential employers, etc. You will therefore need to temporarily lift your credit freeze before applying for a loan, credit card, insurance coverage, switching utility service, applying for a job or engaging in other activities that require a credit check. You may do so at no cost to yourself. Under Massachusetts law, there is no charge for placing, lifting or removing a credit freeze.