



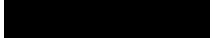
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***IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY***



October 10, 2023

NOTICE OF GLOBAL DATA SECURITY EVENT

Dear :

We are reaching out to let you know about a recent incident that involves the security of your personal information. This notice is being sent out of an abundance of caution, as **we have NO evidence that any of your information has been used to commit financial fraud.** However, we encourage you to read further to learn what happened and how you can protect yourself. Rest assured that we truly value our relationship and we have committed resources to make sure that this event continues to receive our highest priority.


What Happened?

On May 31, 2023, we received notice from one of our vendors, MOVEit, that they experienced a global data security event that allowed unauthorized users access to data stored on their software platform. MOVEit is a widely used file transfer software and they have publicly acknowledged the incident and provided patches to fix the problem. According to online security firm estimates, this global data security event is projected to have affected hundreds or even thousands of organizations worldwide and millions of individuals. However, there was no compromise of our UFCU network security from this event.

What We Are Doing.

Once informed, we immediately began to determine what—if any—information might have been compromised and we engaged third-party professionals to assist us in our due diligence. As part of that investigation, we learned that some UFCU files have been copied and removed from the MOVEit platform by an unauthorized party. We discovered on September 15, 2023, that the files potentially contained some of your personal information.

What Information Was Involved?

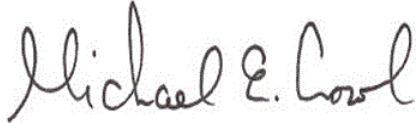
We are not currently aware of any identify theft or fraud to our Members from this incident. However, the information that was accessed could possibly contain some of your personal information, including your . As a reminder, UFCU will NEVER contact you to ask for your personal information, so please do not share your personal financial information with anyone you do not know.

What You Can Do.

Again, we have NO evidence that any of your information has been used to commit financial fraud. We will continue to actively monitor this situation. Attached to this letter, you will find additional information on how to place a fraud alert and security freeze on your credit files, and how to obtain a free credit report so that you may review any recent activity. Please remember to remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

If you have any questions, please call 866-240-5440, Monday-Friday, 8 AM – 6 PM CT. This is a dedicated and confidential toll-free number with knowledgeable representatives who are familiar with this incident and can help explain how to protect the misuse of your information. We are deeply committed to maintaining the privacy of your personal information and we have taken precautions to continue safeguarding it. We continually evaluate and modify our practices and internal controls to prioritize your privacy and security. Please reach out if we can help. Thank you for your membership and the trust that you have placed in UFCU.

Sincerely,

A handwritten signature in cursive script that reads "Michael E. Crowl".

Michael E. Crowl
CEO & President
University Federal Credit Union

– OTHER IMPORTANT INFORMATION –

1. Placing a Fraud Alert.

We recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit-reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. If you do place a security freeze prior to enrolling in credit monitoring services, you will need to remove the freeze in order to sign up for a credit monitoring service. After you sign up for a credit monitoring service, you may refreeze your credit file.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, Telephone: 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.

New Mexico residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. In addition, you have the right to obtain a security freeze (as explained above) or submit a declaration of removal. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; ag.ny.gov/consumer-frauds-bureau/identity-theft; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, Telephone: 877-877-9392.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, oag.dc.gov/consumer-protection, Telephone: 202-442-9828.

Rhode Island Residents: You have the right to obtain a police report if one was filed, or alternatively, you can file a police report. Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above. In order to request a security freeze, you may need to provide the following information: your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number; date of birth; complete address; prior addresses; proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.); and 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. When you place a security freeze on your credit report, within five (5) business days you will be provided with a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number or password provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) the proper information regarding the period of time for which the report shall be available to users of the credit report. There were 11 of Rhode Island residents impacted.