

November 1, 2023

30877

Consumer Name
Address
City, MA

Dear :

We are writing to you regarding the recent compromise of your debit or ATM card. This resulted in potential exposure of your name, debit card number, and expiration date. You were contacted recently by Workers Credit Union to notify you of the compromise and to verify fraudulent transactions made with your debit or ATM card. Your card has been canceled and if requested, a new card has been issued. If you have any questions or have not received a new card yet, please contact our member service center at 800-221-4020 or visit your local branch. This letter is to inform you of your rights as a Massachusetts resident.

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.

You may also place a security freeze on your credit reports at no cost to you. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, contact each of the nationwide credit bureaus by phone, online, or by mail. Contact information for each bureau is as follows:

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-378-4329
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

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

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-916-8800
<https://www.transunion.com/credit-freeze>

To request a security freeze, you will need to provide some or all of the following information to the credit reporting agency:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth.
2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
3. Proof of current address, such as a current utility bill or telephone bill.
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).
5. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft.

The credit reporting agencies have 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 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. A consumer reporting agency must allow a consumer to freeze, lift or remove a freeze from a consumer report free of charge.

Sincerely,

Patricia North-Martino

Patricia North-Martino
VP, Senior Information Security Risk Officer