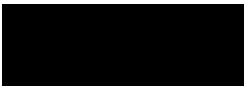




May 13, 2022



RE: NOTICE OF DATA BREACH



First Financial Credit Union (“FFCU”) values and respects the privacy of your information, which is why we are writing in follow-up to our previous communications and to advise you of a recent incident that may have involved some of your personal information. **We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft, and there is no evidence to date that any member accounts were accessed. We also have no indication that the money you’ve entrusted to FFCU is at risk because of this incident.** Nonetheless, we are providing this notice with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened. We recently discovered that an unauthorized third party may have gained access to certain FFCU computer files. There is no evidence that this third party gained access to online passwords and logins or to FFCU’s core financial system. Upon learning of the incident, we promptly secured the affected servers to prevent further unauthorized access and began an internal investigation. We also hired a leading forensic security firm to further investigate the incident and confirm the security of our computer systems and network. We also notified law enforcement and are cooperating with their investigation. This investigation determined that the unauthorized third party accessed FFCU’s servers between January 17, 2022 through February 6, 2022.

What Information Was Involved. The unauthorized third party accessed files on our network that contained some personal information about our members. This incident may not have included all past and present members, but we are notifying all such members to alert them that some of their personal information may have been involved. The involved information varies based on the individual, but may include an individual’s name, address, Social Security number, driver’s license or government ID number, financial account information, and credit and/or debit card information.

What We Are Doing. Out of an abundance of caution, we have already notified all our past and present members. However, we wanted to send you this letter as a follow-up because the state you live in requires that we send you a paper letter. Although we are not aware of any instances of fraud or identity theft, we are offering you a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorksSM 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**

IdentityWorksSM Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter. In addition to the actions described above, we have taken steps to reduce the risk of this type of incident occurring in the future, including but not limited to reviewing FFCU's technical controls to improve our security posture.

What You Can Do. You can find more information in the enclosed *Additional Important Information* sheet about steps you can take to protect yourself against identity theft or fraud, including the tips provided by the FTC on fraud alerts, security, and credit freezes. We also encourage you to activate the complimentary credit monitoring and identity theft membership, which is included in this letter.

Other Important Information. Please note, nobody from FFCU will ever ask you for personal information through the phone. We value the trust you place in us and take our responsibility to safeguard your personal information seriously. We apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call 1-800-342-8298 from 7:00 a.m. to 6:00 p.m. MST.

We look forward to continuing to serve you and our community.

Sincerely,

Ronald Moorehead
President/CEO
First Financial Credit Union

ACTIVATE COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM 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 IdentityWorksSM Credit 3B Now in Three Easy Steps

1. CALL FOR ACTIVATION CODE AND ENGAGEMENT NUMBER:

Please call our Member Resource Center for your unique Activation Code and FFCU's Engagement Number at (800) 342-8298 or (505) 766-5600, Monday through Friday from 7:30am to 6:00pm MST or on Saturdays from 9:00am to 3:00pm MST. Your unique Activation Code is time sensitive and will only be active for the next 60 days. You will need to obtain your unique Activation Code and FFCU's Engagement Number BEFORE you can visit Experian's website or contact them for more information.

2. VISIT EXPERIAN IDENTITYWORKS WEBSITE:

After you have called FFCU and you have received your unique Activation Code and FFCU's Engagement Number, you can then visit the Experian IdentityWorksSM website to enroll online <https://www.experianidworks.com/3bcredit>

3. CREATE ACCOUNT:

Click on the "Get Started" button and enter your unique Activation Code that was provided to you by FFCU to initiate your membership and create your account.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at (877) 288-8057. **Before you call Experian directly for assistance**, you will need to provide them with FFCU's Engagement Number and your unique Activation Code as proof of eligibility for the identity restoration services provided by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorksSM Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorksSM, you will have access to the following additional features:

- **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 indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 for this information. If you have any questions about IdentityWorksSM, 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.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. 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 remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by 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 <https://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. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
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.

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 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
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

This notice was not delayed as a result of law enforcement investigation.