

Month Date, Year

**Re: Notice of Data Breach**

Name  
Address  
City, State Zip

**Dear <Member Name>,**

**What Happened?**

On August 4, 2017, we discovered that three illegal skimmer devices had been installed on ATM machines at Golden 1 branch locations in Sacramento, El Dorado, and Placer Counties. After immediately initiating an investigation, we determined that the hidden cameras used to capture PIN numbers had also been installed on these ATMs.

**What Information Was Involved?**

The information that may have been accessed includes your payment card information and your PIN.

**What We Are Doing.**

Please be assured we take the security of your account very seriously. We immediately reached out to our ATM vendor and law enforcement. We are advised that effort led to the arrest of two suspects and the recovery of five skimming devices. We were also able to identify the exact number of members who may have had their card and PIN information compromised.

At this time, we are not aware of any misuse of your account, but to be cautious, we are reissuing your payment card within the next week. Please activate it promptly as we will be closing your existing card shortly after receipt of your new one. Additionally, we recommend you select a new PIN when you activate your new card.

Please be assured that we have taken every reasonable step necessary to address the incident to date. We will continue to investigate and will take any additional steps that may be required to ensure your account is protected. Also, Golden 1 members are not responsible for fraudulent charges when promptly reported. See your card agreement for details.

**You May Elect Free Fraud Protection Coverage.**

Securing your personal information is important to us. As a precautionary measure to safeguard your information from potential misuses, we have partnered with Equifax to provide its Credit Watch™ Golden with 3-in-1 Monitoring identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains a phone number for you to call in order to enroll. If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. You must complete the enrollment process by February 28, 2018. Enrollment in this product is at our expense.

**What Else You Can Do.**

In addition to enrolling and receiving the monitoring services described above, we encourage you to remain vigilant over the next twelve to twenty-four months. Review your account statements, promptly report incidents of suspected theft to the credit union, and monitor your credit reports for suspicious activity. You are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

At no charge, you may also place a “fraud alert” on your credit file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Please note that placing a fraud alert may delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact one of the agencies listed below.

Equifax  
800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

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### For More Information.

You can educate yourself regarding identity theft and the steps you can take to protect yourself by contacting your state Attorney General or the Federal Trade Commission (“FTC”). The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/miscorsites/idtheft/](http://www.ftc.gov/bcp/edu/miscorsites/idtheft/), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your state Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state Attorney General.

We sincerely apologize for any inconvenience this may cause you and very much regret that this situation occurred. Your confidence in our ability to safeguard your account information and your peace of mind are very important to us. Should you have any questions or concerns regarding this matter or the protections available to you, please call us at **1-877-GOLDEN1 (1-877-465-3361)**.

Respectfully,



Kathy Flynn  
Vice President, Account Services  
Golden 1 Credit Union



Federally insured by NCUA.



To enroll, please call: **1-877-GOLDEN1 (1-877-465-3361)**

#### About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- o Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- o Wireless alerts and customizable alerts available (available online only)
- o One 3-in-1 Credit Report and access to your Equifax Credit Report™
- o Up to \$1 million in identity theft insurance<sup>1</sup> with \$0 deductible, at no additional cost to you
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information
- o 90 day Fraud Alert<sup>2</sup> placement with automatic renewal functionality\* (available online only)

<sup>1</sup>Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age)

<sup>2</sup>The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC