

[Date]

Notice of Data Breach

[Address Block]

Dear [Name],

What happened

On October 7, 2024, we were notified that our mail courier was interrupted in transit and our mail was stolen. The mail included paper checks that were negotiated in July 2024, including checks deposited to your account. The checks have already been electronically processed and the money has been deposited to your account.

What information was involved

When the check is deposited, it is endorsed with your name and account number.

What you can do

Although there has been no indication that your data has been used fraudulently, we sincerely regret this situation. We encourage you to be diligent in protecting your personal and account information and we've enclosed resources for your use. If you notice any unusual activity or issues on your account, please contact us immediately.

What are we doing

We are working to minimize the need for physical record transport and, out of an abundance of caution, are providing you with one year of complimentary identity protection. The protection is available through our partner Privacy Systems, Inc. ("Privsy") and includes i) automatic (no enrollment necessary) Privsy Resolve and \$25,000 identity insurance, and ii) a separate complimentary upgrade to **Privsy Core** that requires your activation and includes:

- \$1,000,000 of identity insurance
- Real-time Identity and Dark Web Monitoring (credit, debit, bank, health, driver's license, and passport)
- Privsy VPN (Virtual Private Network)
- Privsy Resolve (24/7 Victim Assistance and Resolution)
- Keystroke Encryption Software

Learn more about and redeem your complimentary protection by visiting [REDACTED]. To activate and upgrade your protection to **Privsy Core Identity Protection**, use your unique activation code: [PromoCode].

We appreciate your patience and your membership

For more information, contact us at [REDACTED] or (800) 649-0193.

Sincerely,

1st United Credit Union

Additional Information

It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You should report suspected identity theft to law enforcement, including your state's attorney general and the Federal Trade Commission. If you are a victim of identity theft, you may file a police report with your local law enforcement.

You can obtain information from the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft. The FTC can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

Free Credit Report: You are entitled to one free copy of your credit report annually from each of the three nationwide credit reporting companies. To obtain your free credit report visit annualcreditreport.com or call 877-322-8228. You will need to provide your name, address, Social Security number, and date of birth to verify your identity.

Fraud Alerts: You can place fraud alerts with the three major credit bureaus by phone and via their websites. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. You may obtain a security freeze by contacting each of the following credit reporting agencies:

Equifax Security Freeze
P.O. Box 105069
Atlanta, GA 30348
<https://www.equifax.com/persona/credit-report-services/credit-freeze/>
800-525-6285

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

TransUnion (FVAD)
P.O. Box 2000
Chester, PA 19022
<http://freeze.transunion.com>
800-680-7289