



P.O. Box 2069
Vacaville, California 95696
(707) 449-4000 • (800) 877-8328

September 18, 2018

<<Name>>
<<Address>>
<<Address>>
<<City>>, <<State>><<Zip Code>>

Dear <<Name>>,

NOTICE OF DATA BREACH

What Happened

Travis Credit Union values and respects your privacy, which is why we are writing to advise you about a recent incident that may affect your personal information, explain the steps that we have undertaken since discovering the incident and provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

You may have received a telephone call or letter on September 5, 2018 explaining that we discovered a skimming device had been placed on our drive-up ATM at our Dixon branch located at 1470 Ary Lane, Dixon, CA 95620. Upon learning of the incident, we launched an investigation and notified law enforcement. We believe that this incident affected members who conducted debit card transactions at the ATM at our Dixon branch from July 16, 2018 at 8:10 p.m. to July 19, 2018 at 8:08 p.m. or August 19, 2018 at 7:24pm to August 22, 2018 at 7:16 p.m.

Although Travis Credit Union currently has systems in place to monitor your account for any suspicious or usual activity, as an added precaution, your debit card has been deactivated. If you have yet to receive a replacement debit card, one will be ordered for you and should be received no later than September 29, 2018. Members who experience losses due to fraudulent transactions as a result of this incident will have their funds fully restored.

What Information Was Involved

We believed that the skimming devices may have acquired the following of your personal information stored on the debit card: your name, card number, expiration date and personal identification number (PIN). No other personal data elements were exposed during this incident. Please note that this incident affected transactions only at the ATM at our Dixon branch from July 16, 2018 at 8:10 p.m. to July 19, 2018 at 8:08 p.m. or August 19, 2018 at 7:24 p.m. to August 22, 2018 at 7:16 p.m.

What We Are Doing

We want to assure you that we take this kind of incident very seriously, and we have already begun taking measures to help prevent this type of incident from occurring in the future, including working with our ATM manufacturer to further secure our ATMs.

What You Can Do

Before your new card arrives, we recommend that you properly destroy your current debit card and PIN. As a further precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your debit card

account statements and credit reports closely. If you detect any suspicious activity on your account, you should notify us promptly. 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").

**Other
Important
Information**

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 <http://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/cra/requestformfinal.pdf>.

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, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax	Experian	TransUnion
1-800-349-9960	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that creditors 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 <http://www.annualcreditreport.com>.

Credit and Security Freezes: You may have the right to put 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 a 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 on your credit file, 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 cause a delay should you attempt to obtain credit. In addition, you may incur fees for placing, lifting and/or removing a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting and removing a credit freeze also varies by state, generally from \$5 to \$20 per action at each credit reporting company. 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
P.O. Box 105788
Atlanta, GA 30348

Experian Security
Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, CA 92834

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

This notice has not been postponed at the request of a law enforcement agency or as the result of a law enforcement investigation.

**For More
Information**

We apologize for any inconvenience or concern that this incident might cause you. Please do not hesitate to contact us at (800) 877-8328 during normal business hours if you have any questions regarding this incident.

Thank you for your business. We know you have a choice when it comes to your financial services provider, and we truly appreciate your support and patronage.

Sincerely,

Julie Rumph
Vice President, Consumer Lending
Travis Credit Union