

July 24, 2015

Re: Security of personal information

Name
Address
City/State/ZIP

Dear Member,

We are writing to inform you of a recent incident that may affect the security of your personal information. Although we are not aware of any misuse of your information, we are providing this notice to ensure that you are aware of the incident so that you may take steps to protect your information should you feel it is appropriate to do so.

We have discovered that a person employed by us from early April to mid-June of this year appears to have engaged in unauthorized activity involving a small number of member accounts. The personal information available for viewing by this person included full name, social security number, driver's license number and other financial information. Our records indicate that this person viewed your account, most likely as part of their job duties.

We take the security of your personal information very seriously. Please be assured that we terminated this person and continue to work with law enforcement and appropriate government agencies. At this time, we are not aware of any fraudulent or improper use of your personal information, nor are we aware of any subsequent disclosure of your data, but to be cautious, we are providing this notice to you. Please be assured that we have taken every step necessary to address the incident to date, and that we will continue to investigate and take any additional steps that may be required to ensure your personal information is protected.

Securing your personal information is important to us. As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax to provide its Credit Watch™ Gold 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 instructions about how to enroll (including your personal activation code). 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 April 15, 2016. We urge you to consider enrolling in this product, at our expense, and reviewing additional resources enclosed with this letter.

In addition to enrolling and receiving the monitoring services described above, we encourage you to remain vigilant, to review your account statements, and to 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.

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 any one of the agencies listed below.

Equifax
800-685-1111
www.equifax.com

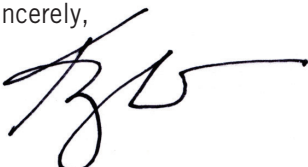
Experian
888-397-3742
www.experian.com

TransUnion
800-680-7289
www.transunion.com

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/microsites/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 personal 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 **1-866-283-5541**.

Sincerely,



Kathy Coonan
Vice President, Account Services

Federally insured by NCUA.

Golden1
Credit Union



Activation Code: [activation code goes here]

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 insurance¹ 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 Alert² placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for online delivery go to www.myservices.equifax.com/tri

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

¹ 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).

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