



Pension Fund

of the Christian Church
strong. smart. secure.

NOTICE OF DATA BREACH

<p>What Happened</p>	<p>Pension Fund of the Christian Church values and respects your privacy, which is why we are writing to advise you about two recent incidents that may affect your personal information, to explain the steps that we have undertaken since discovering the incidents and to provide you with guidance on what you can do to protect yourself.</p> <p>As we previously communicated to our membership, Pension Fund recently became aware of a potential unauthorized access to one of its legacy servers. Promptly upon discovering the situation, we launched an investigation and retained a leading forensic firm to assist with the investigation. On December 11, 2017, we learned that a text file that appears to have been accessed without authorization contained the personal information of some of our members. At this time, we have no evidence that any information in the file was copied or sent from the server, but because the file was accessed and it contained member information, we are making all members aware of the situation.</p> <p>In addition, on December 18, 2017, Pension Fund learned that a password protected employee laptop had been stolen from a locked car and that the laptop contained members' personal information.</p>
<p>What Information Was Involved</p>	<p>The legacy server file included some members' names, dates of birth, Social Security numbers, and member identification number (PIN). The laptop contained members' names, date of birth, addresses, account numbers, Social Security numbers, and PIN.</p>
<p>What We Are Doing</p>	<p>Once we learned of the unauthorized access of the legacy server, we moved quickly to secure our systems and sensitive information. In addition to our own internal investigation, we retained a leading cybersecurity forensics firm and contacted law enforcement, and continue to work closely with them as they conduct their ongoing investigation. As it relates to the stolen laptop, the device is password protected and remote monitoring software has been set up to monitor for a connection to the stolen device, and should it occur, an automated attempt will be made to connect to the machine and erase its contents.</p> <p>To help protect your information, we encourage you to take advantage of the complimentary one-year credit monitoring and identity protection services we are offering you through Experian's IdentityWorksSM Credit 3B. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. The Experian 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 the Experian IdentityWorksSM Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided with this letter.</p>
<p>What You Can Do</p>	<p>As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identify theft by, among other things, reviewing your account statements</p>

and 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 also should 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 to 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 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 <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, 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. In addition, you may incur fees to place, lift and/or remove 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 \$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 the 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; however, we did communicate with law enforcement prior to issuing this notice.

Iowa Residents: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
and on-line at <http://www.iowaattorneygeneral.gov>

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft at:

Office of the Attorney General
220 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
www.ncdoj.com

Rhode Island Residents: We believe that these incidents affected nine Rhode Island residents. You can contact the Rhode Island Attorney General at:

Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
(401) 274-4400

For More
Information

We apologize for any inconvenience or concern that these incidents might cause you. Should you have any questions, please feel free to call Todd Adams at 1-866-495-7322 between 9:00 a.m. and 5:00 p.m., Eastern time, Monday through Friday.

Activating Your 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 IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **April 15, 2018** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code: ABC123**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [**engagement number**] as proof of eligibility for the identity restoration services by Experian.

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

A credit card is **not** required for enrollment in Experian IdentityWorks 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 IdentityWorks, 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 ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

1. **Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.**

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 IdentityWorks, 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 AIG. The description herein is a summary and is intended for informational purposes only, and it 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.

