|  |  |
| --- | --- |
|  Date: June 7, 2022Member: Name and Address |   |

**NOTICE OF DATA BREACH**

On behalf of Navy Federal Credit Union, I am writing to inform you about an incident that involved personal information about you. We regret that this incident occurred and take the security of personal information seriously.

**What Happened?**  We recently discovered that on May 13, 2022, a single former Navy Federal employee allegedly was involved in wrongful activity, through which they obtained your personal information and used it to transfer funds from your account(s) to another account(s).

**What Information Was Involved?** We have determined that the personal information involved in this incident included your name, social security number, date of birth, phone number, address, email address, access number, account number(s), account balance(s), account code word, length of membership, employment information and military rank (if applicable).

**What We Are Doing.** Our members’ security and financial well-being is always our greatest priority and we began investigating the incident as soon as we learned of it. We restored all funds that were wrongfully transferred from your account(s). We implemented fraud control measures for all members whose personal information may have been compromised. We also reported the incident to law enforcement agencies, and are working with them on the investigation, as well as any appropriate criminal charges. We are continuing to investigate, and are taking proactive measures to allow you to regain your trust in us.

**What You Can Do.** Consistent with certain laws, we are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information.

As a precaution, we have arranged for you, at your option, to enroll in complimentary **2 year** credit monitoring. We have engaged Equifax to provide you with its Equifax Complete™ Premier identity theft protection product, a description of which is provided in the attached material, which also contains instructions about how to enroll. If you choose to take advantage of this product, it will provide you with a notification of key changes to your credit information, up to $1 million in Identity Theft Insurance and access to your Equifax®, Experian® and TransUnion® credit reports. You have **until December 31, 2022** to activate the free credit monitoring by using the following activation code: **[code]**. This code is unique for your use and should not be shared. To enroll, go to [www.equifax.com/activate](http://www.equifax.com/activate) or call 1-800-685-1111.

You should remain vigilant for the next twelve to twenty-four months, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, we recommend that you change your password/security question or answer for any online account for which you use the same password/security question or answer. **We also will remain vigilant in protecting the security of your funds.**

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at www. ftc.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax Experian TransUnion

(800) 685-1111 (888) 397-3742 (888) 909-8872

P.O. Box 740241 P.O. Box 9701 Fraud Victim Assistance Division

Atlanta, GA 30374-0241 Allen, TX 75013 P.O. Box 2000

Equifax.com/personal/ Experian.com/help Chester, PA 19022

credit-report-services TransUnion.com/credit-help

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes.

**For More Information.** Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us Monday-Friday from 8 AM- 7 PM (Eastern Time Zone) or Saturday from 8 AM – 5 PM (Eastern Time Zone) at (866) 433-7385, Option 1 ("For Pending Membership Application or Related Documents") if you have any questions or concerns.

****Sincerely,

**Carrie Foran Sepulveda**

**Vice President, Membership**

**Navy Federal Credit Union**

 

**Activation Code: [code]**

|  |
| --- |
| About the Equifax Complete™ Premier for Partners identity theft protection productEquifax Complete Premier for Partners will provide you access and alert you to key changes to your Equifax®, TransUnion®, and Experian® credit reports. Note: You must be over age 18 with a credit file in order to take advantage of the product.  |
| Equifax Complete Premier for Partners provides you with the following key features and benefits:* Credit file monitoring and alerts of key changes to your **Equifax, Experian and TransUnion** credit reports
* Internet scanning1 of your Social Security Number, credit and debit card numbers on underground internet trading sites
* Lost Wallet to help you cancel and replace the contents of a lost/stolen wallet or purse
* Annual access to your 3 Bureau Credit Report from Equifax with 3-bureau VantageScore credit scores2
* Up to $1 million in identity theft insurance3 to help you with certain out-of-pocket expenses in the event that you are a victim of identity theft3
* Live agent Customer Service to assist you in understanding the content of your Equifax credit report and to provide personalized identity theft victim assistance. Call 888-842-6328, Monday – Friday, 9am-6pm EST.
* Automatic Fraud Alerts that encourage lenders to take extra steps to verify your identity before extending credit. The product includes one year Fraud Alert placement with automatic renewal functionality.4

Directions for placing a Fraud AlertA fraud alert is a notice placed on your credit report that alerts credit card companies and others who may extend you credit that you may have been a victim of fraud, including identity theft. There is an automatic fraud alert feature in the Equifax Complete Premier for Partners product that you can activate. To place a fraud alert on your credit file, you can also visit: <https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/> and follow the instructions, or contact Equifax at 1-800-685-1111. Once the fraud alert has been placed with Equifax, a fraud alert request will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.  |

**How to Enroll:**

|  |
| --- |
| To sign up online for **online delivery** go to [www.equifax.com/activate](http://www.equifax.com/activate) and insert your Equifax Complete Premier for Partners activation code and click “submit.” This will take you to the order funnel: 1. Register: Complete the form with your personal information and click the “CONTINUE” button.
2. Create Account: Create a user name and password and accept the terms of use.
3. Verify ID:
* The system will send you a one-time passcode text message or email, depending on your preference. Enter the verification code sent to you and click “Continue”.

OR* You will be asked to complete a knowledge-based verification process.
1. Order Confirmation: This page shows you your completed enrollment. Click “SIGN ME UP”.
2. Explore Your Product: Please click the “View My Product” button to access the product features.
3. Product Login: **Once you’ve created your account, you can log back in to your product through this link:** <https://www.equifax.com/navy/>
 |

1 Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank account numbers, up to 6 credit/debit card numbers you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of internet sites where consumers' personal information is suspected of being bought and sold. Internet Scanning is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that we can locate and search every possible internet site where consumer's personal information is at risk of being traded.

2 The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian, and TransUnion data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your credit worthiness.

3 Identity theft insurance underwritten by American Bankers Insurance Company of Florida or its affiliates. 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 Summary of Benefits and actual policies for terms, conditions, and exclusions of coverage.  Coverage may not be available in all jurisdictions.

4 The Automatic Fraud Alerts feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.