

EXHIBIT 1

This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Edge Federal Credit Union (“EFCU”) does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

On August 10, 2022, EFCU became aware of anomalous activity in its email environment. EFCU promptly launched an investigation, with the assistance of third-party cybersecurity specialists, to determine the nature and scope of the event. The investigation determined that between August 8, 2022 and August 15, 2022, an unauthorized actor gained access to an EFCU email account and may have viewed or taken certain information from within the account.

EFCU conducted a thorough and in-depth review of the information within the email account to identify individuals with personal information that was potentially accessible. EFCU completed this initial review on October 12, 2022, and thereafter worked to identify address information and conduct additional review to confirm the precise types of information impacted. The information that could have been subject to unauthorized access for Maine residents includes name, address, date of birth, and financial account information.

Notice to Maine Residents

On December 20, 2022, EFCU provided written notice of this incident to individuals whose information was potentially impacted by this incident, including approximately two (2) Maine residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the incident, EFCU moved quickly to investigate and respond to the incident, assess the security of EFCU systems and email environment, and identify potentially affected individuals. EFCU is also working to provide additional training to its employees, underwent training with its insurance carrier, and has added multi-factor authentication to all email accounts.

Additionally, EFCU is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including a reminder for individuals to remain vigilant over the next twelve to twenty-four months against incidents of identity theft and fraud by reviewing their account statements and credit reports for suspicious activity and to report any suspicious activity or suspected identity theft promptly to EFCU and their bank or financial institution. EFCU is providing individuals with information on how to place a fraud alert and credit freeze on one’s credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

EFCU is also providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

<<b2b_text_1(Notice of Data Security Incident / Notice of Data Breach - CA residents)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Edge Federal Credit Union (“EFCU”) is writing to inform you of a recent event that may impact the security of some of your information. This notice provides information about the event, our response, and resources available to you to help protect your information from possible misuse, should you feel it is necessary to do so.

What Happened? On August 10, 2022, EFCU became aware of unusual activity in its email environment. We promptly launched an investigation, with the assistance of third-party cybersecurity specialists, to determine the nature and scope of the event. The investigation determined that between August 8, 2022 and August 15, 2022, an unauthorized actor gained access to an EFCU email account and may have viewed or taken certain information from within the account. Therefore, we conducted a thorough and in-depth review of the information within the email account to identify individuals with personal information that was potentially accessible. We completed this review on October 12, 2022. Although we have received no indication of any identity theft or fraud of your personal information as a result of this event, we are providing you with notice out of an abundance of caution.

What Information Was Involved? The investigation determined that your <<b2b_text_2(name, address, data elements)>> may have been accessible.

What We Are Doing. The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon learning of the event, we moved quickly to investigate and respond to the event, assess the security of our systems, and notify potentially affected individuals. We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We regret any inconvenience or concern this event may cause.

What You Can Do. We remind you of the need to remain vigilant over the next twelve to twenty-four months against incidents of identity theft and fraud by reviewing your account statements and credit reports for suspicious activity and to report any suspicious activity or suspected identity theft promptly to EFCU and your bank or financial institution. Additional information and resources are included in the enclosed *Steps You Can Take To Protect Personal Information*.

For More Information. We understand you may have questions about this event that are not addressed in this letter. If you have additional questions, please call the dedicated assistance line at (855) 624-2767, Monday through Friday from 8:00 am to 5:30 pm Central Time, excluding major U.S. holidays. Again, we take the privacy and security of information in our care very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

Theresa LotitoCamerino

Theresa LotitoCamerino
Chief Executive Officer
Edge Federal Credit Union

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.