



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

20 1 5428 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 4, 2022

## NOTICE OF DATA INCIDENT

Dear Sample A. Sample:

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union (“CFCU”) was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals’ personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, account number(s) with CFCU, and social security number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 31, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Steps You Can Take to Further Protect Your Information

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

### **Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

### **Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

### **TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.





Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

20 1 5430 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L02

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 4, 2022

## NOTICE OF DATA INCIDENT

Dear Sample A. Sample:

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union (“CFCU”) was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals’ personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, and account number(s) with CFCU. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 31, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Steps You Can Take to Further Protect Your Information

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

### **Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

### **Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

### **TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.







Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

20 1 5429 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L03

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 4, 2022

### NOTICE OF DATA INCIDENT

Dear Sample A. Sample:

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

#### WHAT HAPPENED

In January 2022, Circle Federal Credit Union (“CFCU”) was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals’ personal information was contained in files in the affected email account. You have been identified as one of those individuals.

#### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, driver’s license number, and social security number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

#### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 31, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Steps You Can Take to Further Protect Your Information

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

### **Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

### **Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

### **TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.





Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

20 1 5512 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L04

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 4, 2022

## NOTICE OF DATA INCIDENT

Dear Sample A. Sample:

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union (“CFCU”) was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals’ personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, and social security number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 31, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Steps You Can Take to Further Protect Your Information

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

### **Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

### **Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

### **TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.







May 4, 2022

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

## NOTICE OF DATA INCIDENT

Dear [First Name] [Last Name],

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union ("CFCU") was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals' personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, and driver's license number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:



- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **[Activation Code]**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 21, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

#### **Steps You Can Take to Further Protect Your Information**

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

**Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

**Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

**TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.



May 4, 2022

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

## NOTICE OF DATA INCIDENT

Dear [First Name] [Last Name],

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union ("CFCU") was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals' personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, health information with CFCU, and social security number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:



- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **[Activation Code]**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 21, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

#### **Steps You Can Take to Further Protect Your Information**

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

**Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

**Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

**TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.



May 4, 2022

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

## NOTICE OF DATA INCIDENT

Dear [First Name] [Last Name],

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union ("CFCU") was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals' personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, health information with CFCU, driver's license number, and social security number. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:



- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 21, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

### **Steps You Can Take to Further Protect Your Information**

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting





<http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

**Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

**Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

**TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.



May 4, 2022

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

## NOTICE OF DATA INCIDENT

Dear [First Name] [Last Name],

The privacy of your personal information is important to us, which is why we are writing to let you know that we have experienced a data security incident that involves your personal information.

### WHAT HAPPENED

In January 2022, Circle Federal Credit Union ("CFCU") was the victim of a cybersecurity attack. On March 7, 2022, following forensic investigation, CFCU identified an internal email account that was accessible during the incident. A number of individuals' personal information was contained in files in the affected email account. You have been identified as one of those individuals.

### WHAT INFORMATION WAS INVOLVED

The personal information that was present in the affected files included your first and last name, mailing address, and health information with CFCU. The incident did not involve information that would allow access to your account(s) with CFCU. While we are not able to confirm whether any of your information was actually accessed or disclosed, we have taken the steps outlined below out of an abundance of caution.

### WHAT WE ARE DOING

We have secured our systems and taken steps necessary to address this incident. We have engaged technical experts and our attorneys to investigate and address this incident, and have taken steps to secure our systems against future attacks.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:



- Ensure that you **enroll by July 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **[Activation Code]**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 769-5558 by July 21, 2022. Be prepared to provide engagement number B052028 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** 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.

### **WHAT YOU CAN DO**

Please review the below section of this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information.

### **FOR MORE INFORMATION**

If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 769-5558 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B052028.

#### **Steps You Can Take to Further Protect Your Information**

- **Review Account Statements and Report Suspicious Activity:** Examine your account statements and credit reports for suspicious activity, and promptly notify the financial institution or company with which the account is maintained if you detect suspicious activity.

You also should promptly report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint with the FTC, go to [IdentityTheft.gov](https://www.ftc.gov) or call 1-877-ID-THEFT (877-438-4338). For more information, visit <https://www.ftc.gov> or contact the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580.

- **Obtain and Monitor Credit Report:** A free copy of your credit report is available from each of the three major credit reporting agencies once every 12 months. Obtain your credit report by visiting <http://www.annualcreditreport.com>, calling toll-free 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 access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>.

You can elect to purchase a copy of your credit report or receive more information by contacting one of the three national credit reporting agencies listed below:

**Equifax**

(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

**Experian**

(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 4500  
Allen, TX 75013

**TransUnion**

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **North Carolina Residents.** You may obtain additional information and resources for protecting your information and identify by contacting the North Carolina Attorney General's Office:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

- **Consider Placing a Fraud Alert on Credit Report:** A fraud alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. The initial alert is free and will stay on your credit file for at least 90 days. Contact any of the three credit reporting agencies identified above to place a fraud alert on your credit report. For more information, visit <http://www.annualcreditreport.com> or contact the FTC or the credit reporting agencies listed above.
- **Consider Placing a Security Freeze on Credit File:** A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name and prevents potential creditors from accessing your credit report without your consent. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. For more information, contact the FTC and/or the credit reporting agencies listed above.