



701 Westchester Avenue Suite 320E White Plains, NY 10604  
800.872.3473 tel 914.694.9384 fax www.pentegra.com

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Notice of Data Security Incident

Dear [REDACTED]:

We are writing to inform you of an event that may have affected the security of some of your personal information, which Pentegra Services, Inc. ("Pentegra") maintains in order to administer [REDACTED]. We are notifying you of this incident to provide you with information on the actions we have taken in response, resources available to you, and steps you can take to further protect your personal information.

**What Happened?**

On [REDACTED], Pentegra learned that some of your personal information was inadvertently sent by a Pentegra employee to an unintended, unauthorized party. [REDACTED].

**What Information Was Involved?**

The isolated incident involved the accidental disclosure of a census file, which contained [REDACTED].

**What Are We Doing?**

Upon discovery of the incident, Pentegra took immediate steps to investigate the incident and confirmed that the unintended recipient had promptly destroyed the file. Based upon Pentegra's investigation, we do not believe that you are at significant risk of identity theft or fraud as a result of this incident. However, we take this matter very seriously and, out of an abundance of caution, we are providing you with access to resources so that you can protect your personal information, should you feel it is appropriate to do so. In addition to the steps taken above, and although we have no reason to suspect any actual or attempted misuse of your information, we are providing notice of this incident to you, along with information on how to better protect against identity theft and fraud.

**What Can You Do?**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for twenty-four (24) months.

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 24 months 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 24-month 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 [REDACTED] (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: [REDACTED]

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 [REDACTED] by July 31, 2024. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH 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, Equifax and Transunion files 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.

#### **Contact Us**

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact [REDACTED], Monday through Friday from 9:00 a.m. to 5:00

\* 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.

p.m. ET, excluding major U.S. holidays. Pentegra can also be reached by mail at 701 Westchester Avenue, Suite #320E, White Plains, NY 10604.

The privacy and security of your information are among our highest priorities. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Lars G. Ernst  
Vice President, Regulatory Compliance

## ADDITIONAL RESOURCES

### **Review Your Accounts and Credit Reports**

Regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll free 1.877.322.8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below:

- Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241. 1.800.685.1111. [www.equifax.com](http://www.equifax.com)
- Experian, P.O. Box 9532, Allen, TX 75013. 1.888.397.3742. [www.experian.com](http://www.experian.com)
- TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016. 1.800.916.8800. [www.transunion.com](http://www.transunion.com)

### **Consider Placing A Fraud Alert**

At no charge, you may wish to consider having the three credit bureaus listed below place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

	<b>Experian</b>	<b>Equifax</b>	<b>TransUnion</b>
<b>Phone</b>	1-888-397-3742	1-800-525-6285 or 1-888-766-0008	1-800-680-7289
<b>Address</b>	Experian Fraud Division P.O. Box 9554 Allen, TX 75013	Equifax Consumer Fraud Division PO Box 740256 Atlanta, GA 30374	TransUnion LLC P.O. Box 2000 Chester, PA 19016
<b>Online Credit Report Fraud Alert Form</b>	<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	<a href="https://www.equifax.com/personal/creditreportservices/">https://www.equifax.com/personal/creditreportservices/</a>	<a href="https://fraud.transunion.com/fa/fraudAlert/landingPage.jsp">https://fraud.transunion.com/fa/fraudAlert/landingPage.jsp</a>

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

### **Security Freeze for Credit Reporting Agencies**

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

<b>Equifax Security Freeze</b> P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<b>Experian Security Freeze</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	<b>TransUnion Security Freeze</b> P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
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In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the past five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued ID card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W-2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

#### Suggestions if You Are a Victim of Identity Theft

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); online at <http://www.ftc.gov/idtheft>; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>

- Keep a record of your contacts. Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is helpful to log conversations with creditors, law enforcement officials, and other relevant parties.

#### Take Steps to Avoid Identity Theft

Further information can be obtained from the FTC about steps to take to avoid identity theft at: <http://www.ftc.gov/idtheft>; calling 1-877-IDTHEFT (438-4338); or write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.