



<<Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

03/14/2024

Dear <<Name 1>>:

Northeast Credit Union values and respects the privacy of your information, which is why we are writing to advise you of an incident that may have involved some of your personal information. **Although we are not aware of any instances of fraud or identity theft that have occurred because of this incident**, we are contacting you to explain the circumstances of the incident, and to provide you with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? On February 6, 2024, we discovered that when certain members attempted to log into their online banking account, they instead accessed the online banking account for a different member. Upon learning of the issue, we promptly disabled the online banking platform and began an investigation in coordination with our online banking vendor. The investigation determined that a misconfiguration in the online banking platform temporarily swapped certain member online banking accounts for a short period of time on February 6, 2024. Our investigation determined that another member temporarily accessed your online banking account as a result of the misconfiguration and may have viewed some of your personal information.

What Information Was Involved? While we have not identified any fraud or misuse of your information as a result of the incident, the other member may have viewed some of your information while temporarily accessing your online banking account, which may include your name, account balances and potentially account number, mailing address, phone number and or email address.

What We Are Doing. We have since worked with our service provider to confirm that the configuration issue has been corrected and the online banking platform is working as expected. We are working with our service provider to reduce the risk of this type of incident occurring in the future.

What You Can Do. While we are not aware of any misuse of your information, you can find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call 603-559-1667 from 9:00 a.m. – 5:00 p.m. Eastern, Monday through Friday and 9:00 a.m. to 12:00 p.m. on Saturday.

Sincerely,

Sean McNair,
Senior Vice President, Chief Experience Officer
Northeast Credit Union

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
<https://www.experian.com/freeze/center.html>
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
<https://www.transunion.com/credit-freeze>
P.O. Box 160
Woodlyn, PA 19094