PIEDMONT ADVANTAGE CREDIT UNION

Safeguarding your information is our utmost priority.

At Piedmont Advantage our members come first. We take the privacy and safety of your information very seriously, which is why we are writing. We want to proactively alert you of an incident that has occurred and to describe the steps being taken to ensure that your information is protected.

On January 31, 2015, we discovered that there was a credit union owned laptop that could not be located. While incidents like this are not uncommon, it is a first occurrence for us. Piedmont Advantage has engaged law enforcement and hired a computer forensic firm to investigate the matter. The laptop included password protected authentication designed to prevent unauthorized access, and at this time to the best of our knowledge, no data on the laptop has been accessed.

The information on the laptop may have included your [redacted] Please be assured that the privacy and security of your information is of the utmost priority and we will continue to work with law enforcement officers in their investigation of this incident.

We are taking an approach of utmost caution offering you one year of complimentary credit bureau monitoring service and if your information becomes accessed as part of this event, the Credit Union will provide restoration services from that point forward for a period of 24 months. Additional information describing your services and additional information on data protection is included on page two. Visit **kroll.idMonitoringService.com** and follow the online instructions or call **855-781-0038** to take advantage of this offer.

Once again, to date it appears that no information has been accessed and no fraudulent activity has occurred. However, we have conducted a comprehensive review of our practices, policies and procedures and are implementing enhanced security measures on top of those we currently have in place. **If you have any questions regarding this incident, please call 855-781-0038, 9 a.m. to 6 p.m. EST.**

As your trusted partner, we always recommend that you monitor your accounts and to remain vigilant, particularly over the next twelve to twenty four months, to the possibility of identity theft or fraud and immediately report any unauthorized activity. This is always good practice to keep any and all of your financial information protected. We apologize for any inconvenience and we thank you for your continued loyalty.

Sincerely,

Judy R. Tharp

Judy R. Tharp
President and CEO
Piedmont Advantage Credit Union

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Information about Identity Theft Prevention.

You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused due to this event, you should immediately call **855-781-0038**, the Federal Trade Commission, the attorney general's office of your home state, or all of these organizations. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission, where you can obtain identity theft guidance and report suspected incidents of identity theft, is as follows:

Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov, 1-877-438-4338

You also have the right to ask that the nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies using the contact information listed above. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

You may choose between two types of fraud alerts. An initial alert (Initial Security Alert) stays in your file for at least 90 days. An extended alert (Extended Fraud Victim Alert) stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and any additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.ftc.gov/idtheft/.