



November XX, 2024

<<first>> <<last>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

Subject: Notice of Data Security Incident

Dear <<first>> <<last>>:

We are writing to inform you about a data security incident that may have affected your personal information. Camp Shelby Federal Credit Union (“CSFCU”) takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

What Happened. On or around September 11, 2024 CSFCU discovered suspicious activity associated with an employee’s email account. Upon discovery, CSFCU immediately took steps to address the issue and secure its email environment, including engaging a team of cybersecurity experts, implementing a forced password reset, notifying law enforcement, and launching a comprehensive investigation. The investigation determined that a limited amount of information may have been acquired without authorization. CSFCU thereafter undertook a comprehensive review to determine the nature of the information, the individuals to whom the information pertained and the addresses for these individuals. This process was completed on November 22, 2024 and it was determined that personal information of yours may have been included. Please note that CSFCU has no evidence of the misuse, or attempted misuse, of any potentially impacted information.

What Information Was Involved. The information involved in this incident may have included your name and Social Security number.

What We Are Doing. As soon as CSFCU discovered the incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future.

CSFCU is also offering you complimentary identity protection services through IDX, a leader in consumer identity protection. These services include 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. The deadline to enroll in these services is December 31, 2024.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complimentary services offered to you through IDX by using the enrollment code above.

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-800-939-4170 Monday through Friday from 8AM to 8PM Central Time. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Camp Shelby Federal Credit Union

To Enroll, Please Call:
1-800-939-4170

Or Visit:
<https://app.idx.us/account-creation/protect>

Enrollment Code: <<CODE>>

Steps You Can Take to Help Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The 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. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order 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.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.