

September 26, 2016

[NAME]

[Address]

Butte, MT 59701

RE: NOTICE OF DATA BREACH

Dear _____:

We at BECU value your business and respect the privacy of your information, which is why we are writing to let you know about a data security incident that involves your personal information. Please read the entire letter. We encourage you to read the entire letter because it contains important information concerning the security of your account(s) at BECU, including our offer to provide you with one year of credit monitoring service at no cost to you.

WHAT HAPPENED?

On or around August 9, 2016, we detected suspicious activity in your BECU Online Banking service and upon investigation, determined that unauthorized individuals were able to obtain access to your account by utilizing a username and password that we believe they obtained from infiltrating a non-BECU website. This type of account access can occur when you use the same username and password at multiple websites.

WHAT INFORMATION WAS INVOLVED?

The data accessed in your account included:

- First and last name,
- Telephone number,
- Email address,
- Physical address,
- BECU account number, and
- BECU account balances and transaction activity.

In addition, the perpetrators validated that the username and password they used gave them access to your BECU Online Banking Account. If you have not done so, we urge you to change your username and password as soon as possible. Please also take this opportunity to review your telephone number(s), email address and physical address to determine if any of the information was modified without your permission.

WHAT WE ARE DOING.

Because the security of accounts and the protection of personal information – for you and all our members - is a top priority at BECU, we immediately suspended your account as a precautionary measure and prompted you to answer a series of security questions and change your password in order to reestablish access and use your BECU Online Banking service.

BECU is also monitoring your account for fraud and if unauthorized funds were transferred out of your account, BECU has reimbursed you for those funds. We are committed to ensuring the security of your personal information and will provide one-year of free credit monitoring through Experian as described below.

We have also reported this incident to law enforcement and will assist them in any way possible in order to identify and catch the individual(s) responsible for this breach. This notice was not delayed as a result of a law enforcement investigation.

WHAT YOU CAN DO.

Please review the following steps you can take to further protect your 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.

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

- **Request and Review a Copy of Your 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 <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 print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Or you can elect to purchase a copy of your credit report by contacting one of 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 provided below:

Name	Telephone Number	Address
Transunion	800-680-7289	P.O. Box 2000, Chester, PA 19022-2000
Experian	888-397-3742	P.O. Box 4500, Allen, TX 75013
Equifax	888-766-0008	P.O. Box 740241, Atlanta, GA 30374

- **Fraud Alert**

You may wish to place a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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 <http://www.annualcreditreport.com>.

- **Credit Report Monitoring**

BECU has arranged with Experian to provide you with credit monitoring for one year, at no cost to you. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

To take advantage of this offer, you must enroll by December 31, 2016 by following the below steps:

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: December 31, 2016 (Your code will not work after this date.)
2. VISIT the *ProtectMyID* Web Site to enroll: www.protectmyid.com/redeem
3. PROVIDE Your Activation Code: [xxxxx]

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: [xxxxx]

- **Obtain or file a police report**

You have the right to obtain any police report filed in regard to this incident. If you are a victim of fraud or identity theft, you also have the right to file a police report.

- **Security Freeze**

A security freeze of your credit files may be established to block any inquiries on your credit file and thus prevent new credit from being opened in your name. 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. Each credit reporting agency charges approximately \$10 to place a security freeze on your credit file. 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, and a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

- **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm>.

You may find out more about identity theft and ways to combat it by contacting the following federal resources:

Name	Telephone Number	Address	Website Address
Federal Trade Commission	1-877-FTC-HELP	600 Pennsylvania Avenue, NW Washington, DC 20580	https://www.ftc.gov/
Office of the U.S. Attorney General	1-202-514-2000	950 Pennsylvania Avenue, NW Washington, DC 20530-0001	https://www.justice.gov/

We regret that this situation occurred and sincerely apologize for any inconvenience this may cause. Your confidence in our ability to safeguard your information and your peace of mind are very important to us. Should you have any questions or concerns regarding this matter or the protections available to you, please don't hesitate to call us at 1-800-233-2328, ext. 2704.

Sincerely,

Stacey Collins,
Director, Member Experience