



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<Date>>

Subject: Notification of Data Security Incident

Dear <<Name 1>>:

We are writing to inform you of a data security incident that may have affected your personal information. The privacy and security of your personal information is extremely important to CU Collections, LLC (“CU Collections”). That is why we are writing to inform you about this incident, offer you complimentary credit monitoring and identity protection services, and provide you with information relating to steps that can be taken to help protect your information. While you may not have heard of CU Collections, we work with credit unions to resolve loan repayment matters.

What Happened? In February 2020, CU Collections learned that it had been the victim of a cybersecurity incident, potentially enabling an unauthorized third party to access personal information which had been provided to CU Collections in order to collect money owed to its partner credit union, <<Variable Text>>. Immediately upon discovering this incident, CU Collections worked with industry-leading cybersecurity firms to conduct an investigation. CU Collections also consulted with law enforcement about this criminal activity and will continue to provide whatever cooperation is necessary to hold the malicious actors accountable.

CU Collections is not aware of any evidence that your personal information has been misused. Nonetheless, CU Collections takes the security and privacy of personal information very seriously, which is why we are writing to inform you of the incident and to provide you with access to complimentary credit monitoring and identity protection services.

What Information Was Involved? The information impacted in connection with this incident may have included the following: names, addresses, Social Security numbers, financial account numbers, and driver’s license numbers.

What Are We Doing? As soon as CU Collections discovered the incident, we took the measures described above. We have also improved our systems to reduce the likelihood of a similar incident occurring in the future. In addition, we are providing you with information about steps that you can take to help protect your personal information and, as an added precaution, we are offering you a one-year membership to TransUnion Interactive’s *myTrueIdentity* credit monitoring and identity restoration service at no cost to you. This product provides you with premier credit monitoring and identity theft resolution, including up to \$1 million of identity theft insurance coverage. To receive these services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. The deadline to enroll is <<deadline>>.

What Can You Do? You can follow the recommendations included with this letter to help protect your information. Specifically, we recommend that you review your credit report for unusual activity. If you see anything that you do not understand or that looks suspicious, you should contact the consumer reporting agencies for assistance using the contact information included with this letter. In addition, you can enroll in the free credit monitoring services that we are offering to you through TransUnion Interactive. Enrollment instructions are included with this letter.

We also recommend that you review the guidance included with this letter about how to protect your personal information.

For More Information: Further information about how to protect your personal information is included with this letter. If you have questions or need assistance, please contact 855-907-2105, Monday through Friday, 9am – 9pm ET. Our representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your personal information.

We take your trust in us and this matter very seriously and we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

CU Collections, LLC

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, especially over the next 12 to 24 months, and review 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 should also 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 <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 also 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

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
www.annualcreditreport.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 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>.

Security Freeze: In some U.S. states, you have the right to put a security freeze on your credit file. 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 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. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

**Maryland Attorney
General**

200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

**North Carolina Attorney
General**

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

**Rhode Island
Attorney General**

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Complimentary One-Year *myTrueIdentity* Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery.

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<6-digit Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)