



**Dover Federal**  
CREDIT UNION  
1075 Silver Lake Blvd. | Dover, DE 19904

December 22, 2016

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DEC 28 2016

OFFICE OF CONSUMER PROTECTION

Dear [REDACTED]:

Dover Federal Credit Union (DFCU) values the relationship it has with its members and understands the importance of protecting account information. We are writing to inform you about an incident that may involve some of your account information.

#### What Happened?

On September 20, 2016, DFCU learned that an employee had transferred DFCU files to the employee's personal Dropbox account to access the information from the employee's home computer for business purposes. Although DFCU had no indication that any of the transferred information was compromised, DFCU managers immediately began an investigation to determine what information had been transferred. DFCU hired a computer forensic firm to help investigate the incident. The investigation determined on November 18, 2016, that it was **unlikely that any information was accessed by any unauthorized person**, as the employee was the only authorized user of the Dropbox account and did not provide the Dropbox credentials to any other individual. DFCU determined on November 23, 2016, that the files transferred to the employee's Dropbox account included personal information of all DFCU members.

#### What information was involved?

The information included your name, address, DFCU account number, and your Social Security number.

#### What are we doing?

DFCU has no evidence that personal information of any DFCU member was compromised. However, because the employee transferred documents with personal information of DFCU members to the employee's personal Dropbox account, we are notifying you of this incident out of an **abundance of caution**.

#### What can you do?

We encourage you to remain vigilant regarding the possibility of fraud and identity theft by reviewing your account statements for any unauthorized activity. We encourage members to use home banking/mobile banking as well as our Card Valet app to monitor their DFCU Accounts. Additionally, we are offering you a complimentary one-year membership of Experian's<sup>®</sup> ProtectMyID<sup>®</sup> Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

DFCU regrets any inconvenience or concern this incident may have caused. To help prevent a similar incident in the future, we have reviewed and updated our existing security controls as well as re-educated our employees regarding handling customer information. If you have any questions, please call 866-990-9562, Monday through Friday from 9:00 am to 5:00 pm EST.

Chaz Rzewnicki  
Chief Executive Officer

Travis Frey  
Chief Information Officer

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Activate ProtectMyID Now in Three Easy Steps

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1. ENSURE That You Enroll By: **12.22.2017** (Your code will not work after this date)
2. Visit the ProtectMyID Web Site: [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem)
3. PROVIDE Your Activation Code: XXXXXXXXXX

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement #: # **PC105435**

**Additional details regarding your 12-MONTH ProtectMyID Membership:**

A credit card is not required for enrollment. Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup> credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE<sup>™</sup>, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance<sup>1</sup>:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
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Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

Even if you choose not to take advantage of this free credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

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<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
(800) 685-1111

**Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
(888) 397-3742

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
(800) 916-8800

If you believe that you are the victim of identity theft or have reason to believe that your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. 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.

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