



October 20, 2016



Rocky Mountain Credit Union (RMCU) values the relationship it has with its customers 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.

On June 17, 2016, RMCU discovered that a website that allowed mortgage applicants to upload documents as part of a mortgage loan application could have been publicly accessible for a certain period of time. After learning of this incident, RMCU immediately began an investigation and hired a computer forensic firm to assist with the investigation. The investigation determined that it was unlikely that the documents were accessed by any unauthorized person. Because certain documents containing information for some RMCU mortgage loan applicants were potentially publicly accessible between April 15, 2016 and June 30, 2016, we are notifying you of the incident. The potentially affected information included your name and address and may have included your driver's license number, Social Security number, bank account number, taxpayer identification number, or RMCU account number.

We encourage you to remain vigilant to the possibility of fraud and identity theft by reviewing your account statements for any unauthorized activity. Additionally, we are offering you a complimentary one-year membership of Experian's® ProtectMyID® 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.**

RMCU regrets any inconvenience or concern this may have caused. To help prevent a similar incident in the future, we have taken steps to further secure the accounts used to access our closing documents and we have enhanced our existing security procedures relating to access to personal information. If you have any questions, please call (844) 266-0600, Monday through Friday from 8:30 am to 4:30 pm MST.

Sincerely,

Edward Stofko
President and CEO



ACTIVATE PROTECTMYID NOW IN THREE EASY STEPS

1. ENSURE That You Enroll By: **January 6, 2017** (Your code will not work after this date)
2. Visit the **ProtectMyID Web Site: www.protectmyid.com/redeem**
3. PROVIDE Your Activation Code: XXXXXXXXXX

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement #: **PC104235**

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® and TransUnion® 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™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance¹:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

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 877-288-8057.

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

¹ 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.

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 or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 685-1111

Experian

P.O. Box 2002
Allen, TX 75013
www.experian.com (888)
397-3742

TransUnion

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

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
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.