

PriorityONE Credit Union Provides Identity Theft Protection

Important information regarding the U.S. Government data breach incident

It was recently announced that the U.S. Government has suffered a data breach affecting multiple Federal agencies and approximately 4 million individuals. The Federal Government has confirmed that the information hacked could be used to facilitate identity theft and fraud. The individuals affected are government employees and political appointees.

Below are recommended steps to remain vigilant against possible identity fraud:

1. **Be wary of emails or telephone calls that request information.** Neither the U.S. Government nor our financial institution will ask you to provide any information in relation to this possible data breach incident.
2. **Check your Account Statements.** Review your statements carefully and repeatedly. Any purchases, large or small, should be verified as a purchase you made.
3. **Check Your Mail and Your Email.** Look for mail and emails addressed to you that you do not recognize. This may include credit card accounts, medical bills, or notices from companies with which you do not have a relationship.
4. **Get Help.** You are not responsible for fraudulent transactions on your account, but you need to notify us as soon as possible if you see any suspicious activity. In addition, if you are concerned about fraud beyond the transactions on your current account, you may have access to an Identity Fraud Protection program that includes Fully Managed Identity Fraud Research, Remediation, and Recovery Services. We will submit your name to our Recovery Care Center and, within 24 business hours, you will be contacted by an Identity Recovery Advocate who will investigate the situation and work on your behalf to remediate any fraud. Contact us with any questions.
5. **Take Action.** If you suspect that your identity has been compromised, you can place a fraud alert on your credit file by calling any one of the three major credit reporting agencies shown below. A fraud alert is a notation on your credit file to warn credit issuers that there may be a problem. The credit issuer is asked to contact you at the telephone number that you supply to validate that you are the person applying for the credit. This is not the same as credit monitoring.

TransUnion: 1.800.916.8800

Experian: 1.888.397.3742

Equifax: 1.800.685.1111

In accordance with the Fair Credit Reporting Act, it is permissible for consumers to request a free copy of their credit report once every 12 months from each of the three major credit reporting agencies (TransUnion, Experian and Equifax).

To order a free credit report:

Online: www.annualcreditreport.com or by **Telephone:** 1.877.322.8228

If your PriorityONE Credit Union account includes identity theft protection, or if you have purchased an identity theft protection package from our website, and you suspect identity fraud of any kind, let us know. Whether it is financial or non-financial fraud, even if it is not connected to this incident or your account, we can help. You will be assigned to a certified, professional Identity Recovery Advocate at no cost to you. These professionals are standing by to answer questions, place fraud alerts, research potential fraud, dispute fraudulent transactions on your behalf, and perform the legwork to return you to pre-theft status, no matter how long it takes—all at no cost to you as a valued accountholder with PriorityONE Credit Union.

We appreciate your trust in our financial institution. It is important to us to provide professional identity theft protection services for our PriorityONE Credit Union draft accountholders for any identity theft incident that affects you and/or your family.