



■ FEDERAL CREDIT UNION ■

Customer Notice of Data Security Incident

GHS Federal Credit Union recently learned that one of its business partners, CU Collections, had a data security incident and information in its possession may have been accessed by unauthorized persons and made public. CU Collections helps the Credit Union collect unpaid loan payments owed to the Credit Union. This notice only applies to those customers of the Credit Union who have been delinquent on a Credit Union loan, as only those people could have been affected by this incident. We strive to maintain your trust by demonstrating our continued commitment to your security and satisfaction. We are providing this information and CU Collections is offering free resources to help our customers protect their identities and personal information. We are not aware of any person's information having been misused.

In February 2020, CU Collections learned that it had been the victim of a cyber attack, enabling unauthorized parties to access personal information which had been provided to CU Collections in order to collect money owed to the Credit Union. Immediately upon discovering this, CU Collections worked with industry-leading cybersecurity firms to conduct an investigation. In addition, CU Collections consulted with law enforcement about this criminal activity and will continue to provide whatever cooperation is necessary to hold the malicious actors accountable.

The cyber security problem at CU Collections has been resolved and their system protection has been improved to prevent a similar incident from happening in the future.

The affected personal information may have included names, addresses, Social Security numbers, financial account numbers, and driver's license numbers of people who had become delinquent on their Credit Union loans.

We encourage our customers to carefully review and monitor their various account statements. If a customer believes that their information has been used to open a new account or to make unauthorized charges, transactions, or withdrawals, they should immediately contact his or her bank or the relevant account administrator. CU Collections immediately notified the Credit Union when they found out about the event so that we could safeguard your account. CU Collections is also offering complimentary identity protection and credit monitoring services for our affected customers. Further information for customers, including how to enroll in these free services can be found at the Epiq website or by calling our member services representatives at 800-732-4447.

The privacy and protection of customer information is essential for us. We deeply regret any inconvenience or concern this incident may cause.

We are also providing the following information to help those wanting to know more about steps they can take to protect themselves:

What steps can I take to protect my personal information?

- If you detect any suspicious activity on any of your accounts, 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 incidents of identity theft to proper law enforcement authorities.
- Obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To do so, free of charge once every 12 months,

please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is listed below.

- Please notify your financial institution immediately of any unauthorized transactions made or new accounts opened in your name.
- You can take steps recommended by the Federal Trade Commission to protect yourself from identity theft. The FTC's website offers helpful information at www.ftc.gov/idtheft.
- Additional information on what you can do to better protect yourself is included in your notification below.

What should I do to protect myself from payment card/credit card fraud?

We suggest you review your debit and credit card statements carefully for any unusual activity. If you see anything you do not understand or that looks suspicious, you should contact the issuer of the debit or credit card immediately.

How do I obtain a copy of my credit report?

You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting agencies is also included below:

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
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How do I put a fraud alert on my account?

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 one year. 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>.

How do I get a Personal Identification Number from the IRS to prevent misuse of my Social Security number in relation to my tax return?

Under certain circumstances, the IRS will provide taxpayers a unique Person Identification Number ("PIN") to protect victims of identity theft. The IP PIN is a six-digit number assigned to eligible taxpayers to help prevent the misuse of their Social Security number on fraudulent federal income tax returns. A PIN helps the IRS verify a taxpayer's identity and accept their electronic or paper tax return. When you have an PIN, it prevents someone else from filing a tax return with your SSN. The instructions for getting a PIN are here:

<https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

How do I put a security freeze on my credit reports?

You also have the right to place a security freeze on your credit report. 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. A security freeze may be placed or lifted free of charge.

You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are making a request for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian Security Freeze
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion (FVAD)
PO Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

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:

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

Residents of Maryland can obtain more information from their Attorney General using the following contact information: Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, oag.state.md.us, 1-888-743-0023.