

Sharonview Federal Credit Union.
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



RECEIVED

28 2023

DEPT. OF CONSUMER
AFFAIRS

December 4, 2023

NOTICE OF SECURITY INCIDENT

Dear [REDACTED]

Sharonview Federal Credit Union (Sharonview) recently became aware of a potential security incident that may have involved your personal information. All evidence indicates there has been no misuse of any personal information as a result of this event. However, we are providing this notice as a precaution to let you know about the incident and to call your attention to some steps you can take to protect yourself. We sincerely regret any concern this may cause you.

What Happened?

Between August 28, 2023 and August 29, 2023, an unauthorized third party obtained access to the contents of one employee's email account in an attempt to commit financial fraud against the company. This was an isolated incident that affected one Sharonview employee. As soon as we identified this issue, we immediately removed access and blocked any further attempts to access this account. The attempted financial fraud was blocked.

What Information Was Involved?

We believe that the incident could have exposed certain information, including name, financial account number, and social security number. According to our records, your information was included in the email account and your information may be affected. We have no indication any personal information has been misused as a result of this incident.

What We Are Doing

We have made immediate enhancements to our systems, security, and practices. The referenced e-mail account has been secured. We are committed to helping our members who may have been impacted by this unfortunate situation.

What You Can Do

We are committed to helping our members who may have been impacted by this unfortunate situation. In response to the incident, we are providing you with access to the following services:

Additionally, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score/Cyber Monitoring** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Cyber monitoring will look out for your personal data on the dark web and alert you if your personally identifiable information is found online. Finally, we are providing you with proactive assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/sfcu> and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. Credit Monitoring services require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

We recommend that you monitor your accounts, review account statements closely, and monitor your credit report for unusual activity or indications of identity theft over the next 12 to 24 months, and promptly notify us to report incidents of suspected identity theft. Additionally, we are including with this letter an attachment listing additional recommended steps you may wish to consider.

For More Information

We take the security of your information very seriously, and we regret any inconvenience or concern this incident may cause you. Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday (excluding major holidays). If you have questions, please call the help line at 1-833-770-0534 and supply the agent with your unique code listed above.

Sincerely,

Sharonview

INFORMATION ABOUT IDENTITY THEFT PROTECTION

Review Your Account Statements and Credit Reports. As a precautionary measure, we recommend that you remain vigilant by reviewing 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 also should 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 ("FTC").

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call the toll-free number 877-IDTHEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

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, PO Box 105281, Atlanta, GA 30348. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies, whose contact information is listed below.

Equifax 800-685-1111 www.equifax.com PO Box 740241 Atlanta, GA 30374	Experian 888-397-3742 www.experian.com/fraud 475 Anton Blvd. Costa Mesa, CA 92626	TransUnion 800-888-4213 www.transunion.com/fraud 2 Baldwin Place, PO Box 1000 Chester, PA 19022
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Fraud Alert. There are also two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. An initial fraud alert on your credit report 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. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies listed above.

Credit Freeze. You have the right to place a credit freeze, also known as a security freeze, on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential creditors from accessing your credit report without your consent. If you place a freeze, potential creditors will not be able to access your credit report without your consent unless you temporarily lift the freeze. Consequently, placing a credit freeze may interfere with or delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting agency. To find out more on how to place a security freeze, you can use the following contact information:

Equifax P.O. Box 105788 Atlanta, GA 30348 800-685-1111 www.equifax.com/help/credit-freeze/en_cp	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19022-2000 888-909-8872 www.transunion.com/securityfreeze
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To place a security freeze, you must contact each of the three national credit reporting bureaus listed above and provide the following information: (1) your full name; (2) your social security number; (3) date of birth; (4) the addresses where you have lived over the past two years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; and (7) if you are the victim of identity theft, include the police report, investigative report, or complaint to a law enforcement agency. If the request to place a security freeze is made by toll-free telephone or secure electronic means, the credit bureaus have one business day after receiving your request to place the security freeze on your credit report. If the request is made by mail, the credit bureaus have three business days to place the security freeze on your credit report after receiving your



request. The credit bureaus must send confirmation to you within five business days and provide you with information concerning the process by which you may remove or lift the security freeze. There is no cost to place a security freeze.

Additional Free Resources on Identity Theft

The FTC provides tips on how to avoid identity theft. For more information, please visit www.ftc.gov/idtheft, call 1-877-ID-THEFT (1-877-438-4338); or write to Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

ADDITIONAL INFORMATION FOR RESIDENTS OF CERTAIN STATES

If you are a North Carolina resident, for more information about preventing identity theft, you may contact the North Carolina Attorney General office, Consumer Protection Division at 9001 Mail Service Center, Raleigh, NC 27699-9001, or by calling (877) 566-7226 (toll-free within North Carolina) or 919-716-6400, or visit the Attorney General website at <http://www.ncdoj.com/>.

If you are a South Carolina resident, effective January 1, 2015, an amendment to the South Carolina Consumer Protection Code allows parents, guardians, and representatives to create and freeze a protected consumer's credit file for free. A protected consumer is someone under the age of 16 or an incapacitated adult who does not currently have a credit report. Upon receiving a request on behalf of a protected consumer, the credit reporting agency will create a credit file in that protected consumer's name and freeze it, helping to deter identity theft. Parents/guardians must contact each credit reporting agency to place this freeze. There is no charge to place a protected consumer freeze. For more information about security freezes, contact the Department of Consumer Affairs or visit www.consumer.sc.gov.

If you are a Massachusetts resident, you have a right to file a police report and obtain a copy of your records. You can obtain additional information about identity theft prevention and protection from the Office of Consumer Affairs and Business Regulation, 501 Boylston Street, Suite 5100, Boston, MA 02116, (617) 973-8787, <https://www.mass.gov/service-details/identity-theft>.

If you are a California resident, for more information on identify theft, you may visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov.

If you are a resident of the District of Columbia, you can contact the Office of the Attorney General for the District of Columbia, Office of Consumer Protection, by calling 202-442-9828, or by visiting <https://oag.dc.gov/consumer-protection>.

If you are a New York resident, you can contact the Office of the Attorney General, Bureau of Consumer Frauds & Protection, by calling 800-771-7755.

If you are an Oregon resident, for more information on consumer protection and identity theft, you may visit the website of the Oregon Department of Justice at <http://www.doj.state.or.us>.

If you are a Maryland resident, you also may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.stat.md.us, or calling 1-410-576-6491.

If you are a Vermont resident, you may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.