

P.O. Box 937 155 Freedom Rd. Painesville, Ohio 44077 Phone: 440-347-3891

Fax: 440-347-3897 Email: <u>leocu@leocu.org</u>

June 12, 2024

To our valued members,

As you may or may not be aware, there was a ransomware attack on November 26, 2023, that targeted the computer operating system, Ongoing Operations formerly Trellance. As a result, 59 credit unions across the United States were impacted. It has been brought to our attention by our Data Processor - FedComp Inc. that they utilize this operating system and as a result, we were one of the credit unions impacted by the attack. After a full investigation by both Ongoing Operations and FedComp, we learned that information relating to L.E.O. Credit Union members was impacted because of this event. While we have no evidence of any misuse of your information at this time, we are providing the following to help you protect your information moving forward.

In response to this incident, Ongoing Operations and FedComp will be sending out notification to members in the coming weeks with what personal data was impacted. Additionally, they will be providing 24 months of credit monitoring and identity protection services. We encourage you to take advantage of this and monitor your credit reports for any suspicious activity. L.E.O. Credit Union only reports to Transunion, but please monitor all three credit bureaus.

We want to assure our members that your L.E.O. invested money is protected and all accounts are insured by the NCUA. The safety of our members' finances always has been and will remain a top priority for L.E.O. Credit Union.

All of us here at L.E.O. Credit Union want to thank every member for your continued trust as we navigate through this incident. Member Service is our foundation, and we encourage you to reach out to one of our branches for assistance if you have any questions or concerns.

440-347-3891

Sincerely

Jared Furnia CEO, Board of Directors and Audit Committee

PLEASE SEE SECOND PAGE FOR STEPS ON HOW TO MONITOR YOUR ACCOUNTS

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

Monitor Your Accounts

We encourage you to remain vigilant against events of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.):
- 2. Social Security number;
- 3. Date of birth:
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;
- 6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion	Experian	Equifax
1-800-680-7289	1-888-397-3742	1-888-298-0045
www.transunion.com	www.experian.com	www.equifax.com
TransUnion Fraud Alert	Experian Fraud Alert	Equifax Fraud Alert
P.O. Box 2000	P.O. Box 9554	P.O. Box 105069
Chester, PA 19016-2000	Allen, TX 75013	Atlanta, GA 30348-5069
TransUnion Credit Freeze	Experian Credit Freeze	Equifax Credit Freeze
P.O. Box 160	P.O. Box 9554	P.O. Box 105788
Woodlyn, PA 19094	Allen, TX 75013	Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580: www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.