



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

Central One Federal Credit Union (“Central One” or “we”) is contacting you to provide notice of an incident that may have involved some of your personal information. **Importantly, we have no evidence that information involved in this event has been used for identity theft or fraud.** Nevertheless, we want to make you aware of the incident and the steps we have taken to address it.

What Happened? As many of our members and employees know, shortly before the Labor Day holiday, we identified potentially suspicious activity in our computer network and, in an abundance of caution, we proactively took systems offline while we investigated the matter. Since returning to normal operations, our investigation has continued. We have now determined that an unauthorized party had access to certain Central One systems between August 26, 2025 and August 30, 2025, and during that period, they acquired copies of some files from our network.

What Information Was Involved? We reviewed the contents of the files that the investigation indicated were potentially acquired. This review concluded that among those files, there were some that may have contained your name, coupled with your <<Breached Elements>>.

What We Are Doing. In addition to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future. Also, although we have no evidence that information involved in this incident has been used for identity theft or fraud, we have arranged for you to enroll in a complimentary, one-year membership of Experian IdentityWorksSM Credit 3B, if you would like to do so. This product helps enrollees detect possible misuse of their personal information and provides identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you. **For more information, including instructions on how to activate your complimentary membership, please refer to the additional information enclosed.**

What You Can Do. We are providing this notification for your information, and there is no action you are required to take. However, if you feel it is appropriate, you can enroll in the complimentary credit monitoring included in this letter, and/or review the *Additional Information* page we have enclosed, which provides some general reference information around protecting personal information.

For More Information. If you need further information or assistance, you can call 855-720-3746 from 9 am to 9 pm EST, Monday through Friday between November 7, 2025, and February 5, 2026. You can also reach this number from 9 am to 5 pm EST on the weekend (Saturdays and Sundays) between November 8, 2025, and November 30, 2025.

Sincerely,

Central One Federal Credit Union

ACTIVATE YOUR COMPLIMENTARY CREDIT MONITORING IN THREE EASY STEPS:

1. **ENROLL** by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. **VISIT** the Experian IdentityWorks website <https://www.experianidworks.com/3bcredit> or **CALL** Experian's customer care team to enroll at **833-918-0892**
3. **PROVIDE** the **Activation Code**: <<Activation Code>>

If you have questions about the product or need assistance with identity restoration, please contact Experian's customer care team at **833-918-0892**. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility.

ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKSSM CREDIT 3B MEMBERSHIP:

This product helps detect possible misuse of personal information and provides identity protection support focused on immediate identification and resolution of identity theft. You have access to the following features once you enroll:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

Enrolling in this product will **not** hurt your credit score.

** Offline members will be eligible to call for additional reports quarterly after enrolling.*

*** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions*

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, 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 credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may 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 company. To place a security freeze on your credit report, you must either comply with each of the three major consumer reporting agencies' online security freeze request procedures (if available) or send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail. The three major consumer reporting agencies' online security freeze request procedures are subject to change without notice. At the time of this mailing, such procedures are as follows:

1. Equifax

- Visit <https://www.equifax.com/personal/credit-report-services/> and select "Place A Freeze."
- Create or log in to a preexisting myEquifax account, and provide the requested information to confirm your identity.
- Once submitted, you may use your myEquifax account to track the status of your request and manage your security freeze once granted.

2. Experian

- Visit <https://www.experian.com/help/credit-freeze/>
- Create or log in to a preexisting Experian account, and provide the requested information to confirm your identity.
- Once submitted, you may use your Experian account to track the status of your request and manage your security freeze once granted.

3. TransUnion

- Visit <https://www.transunion.com/credit-freeze> and select “Add Freeze.”
- Create or log in to a preexisting TransUnion Service Center account, and provide the requested information to confirm your identity.
- Once submitted, you may use your TransUnion Service Center account to track the status of your request and manage your security freeze once granted.

The three major consumer reporting agencies mailing addresses are:

Equifax Security Freeze
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742

<https://www.experian.com/freeze/center.html>

P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-800-916-8800

<https://www.transunion.com/credit-freeze>

P.O. Box 160
Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General’s office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General’s office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New Mexico Residents: Individuals have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General’s Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General’s Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov. The address of Central One Federal Credit Union is: 714 Main St, Shrewsbury, MA 01545

Oregon Residents: Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <https://www.doj.state.or.us/>.

Rhode Island Residents: We believe that this incident affected <<RI Count>> Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).