

November 27, 2019

Hello,

As a result of a software change, member's account numbers were inadvertently printed on recorded deeds of trust filed between February 2017 to February 2019. This impacts 2,355 members.

Going forward:

- We will be mailing a letter to all impacted members this week (see attached) and providing them with additional steps they can take.
- We have fixed the system for loans to correct this.
- We have flagged member accounts so extra precaution can be taken when verifying their identity for in-person transactions or calls to our Contact Center.
- We've given members the ability to change their account numbers, if they so choose, out of an abundance of caution.
- Since we have both DFI & NCUA onsite right now for our Safety & Soundness exam, I've notified them of this incident.

We have not experienced any losses as a result of this incident. I have notified Cherie Freed at NCUA, as well as Doug Lacy-Roberts at DFI.

Please let me know if you have any questions.

WSECU

Nov. 20, 2019

<<First Name>> <<Last Name>>

<<Address>>

<<Address2>>

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

Dear <<First Name>>,

We know you count on WSECUCU for the protection of your accounts and for excellence in our data security practices. We take this obligation seriously and are writing to tell you about an issue involving your WSECUCU account number. This letter explains what happened, what we are doing about it, and additional steps you can take to protect your information.

What happened

We recently concluded an investigation into an error that caused your WSECUCU account number to appear on the deed for your home equity loan or home equity line of credit. After these loans are opened, the deeds are recorded with the county in which the property resides and then become public records. This means that your account number may be visible to individuals who access the recorded deed on the county system. You may have more than one impacted loan, depending on your borrowing history.

What information was involved

Your WSECUCU account number ending in <<Last Four>> was printed on the deed. This number does not include the full 12-digit account number associated with any check-writing privileges. As a result, we believe the risk of fraud from this incident is very low; however, your account number, in combination with other identifying information, could be used to initiate certain account access.

What we are doing

This was our mistake and we apologize for any concern this may cause. We have corrected this practice going forward and will continue to review processes and enhance training to ensure this doesn't happen again.

There is no indication of fraud attempts against your account. As a precaution, however, we have flagged your account for added security emphasis for any transactions attempted by phone or in person.

What you can do

You should remain vigilant over the next 12 to 24 months and review account statements for any unusual activity. Please promptly report suspicious account activity or other suspected incidents of identity theft to the credit union, as you remain protected under our Consumer Account Agreement for unauthorized account transactions.

In addition, you can take advantage of these security options:

- Place a code word on your account if you do not already have one. Any branch or Contact Center employee can set this up.
- You can sign up for Account Alerts in Online Banking to receive notifications by email or text when transactions post to your account.
- We can replace your account number entirely. This process can be complex and we encourage you to have a conversation with us about this option and its implications. Please call our Contact Center to discuss.
- See the attached page for additional general ways you can protect your information.

For more information

Once again, we apologize for this error and are committed to continual review and improvement in our data protection practices. If you have any questions, please call our Contact Center at 800.562.0999.

Sincerely,

Paul Kirkbride
Chief Operating Officer

ADDITIONAL STEPS YOU CAN TAKE

Although the information involved in this incident did not include your Social Security number, we want to let you know that federal law allows you to obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, visit www.annualcreditreport.com or call toll-free at 877.322.8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 800.685.1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 888.397.3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 800.916.8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission. You may also contact the Federal Trade Commission for online guidance regarding steps a consumer can take to protect against identity theft. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 877.IDTHEFT (438.4338), www.ftc.gov/idtheft