



July 20, 2023

## NOTICE OF DATA BREACH

We are writing to notify you that your personal information may have been involved in a data security incident that was discovered by The Atlantic Federal Credit Union ("the Credit Union"). Please allow us to share more information about what took place and next steps.

### What Happened?

On July 9, 2023, The Atlantic Federal Credit Union became aware that its internal network was accessed by an unauthorized source possibly originating through a third-party vendor. At this time, the Credit Union is unaware of any dissemination or misuse of Member information.

### What Information Was Involved?

The Credit Union is still investigating the extent of information involved, but it is likely the information exposed to the unauthorized third party during this incident included your name, address and Member number. While we do not believe additional information was exposed, it is possible other personal identifying information may have been exposed.

### What We Are Doing

Upon discovery of the data breach, the Credit Union immediately terminated the unauthorized access and notified the National Credit Union Administration ("NCUA"), the Federal Bureau of Investigation ("FBI") and the New Jersey State Police to assist in the full investigation of the incident.

As a precautionary measure, we are providing you with access to the following services, free of charge, for one year. The Credit Union is providing these services through an arrangement with NXG Strategies and their Recovery Care Center, which is an industry leader in identity theft prevention and remediation. The services available to you are:

- **Fully Managed Identity Theft Recovery**, which will provide professional help in the event you experience or suspect any kind of identity theft, either financial or non-financial. A professional Recovery Advocate can help you place fraud alerts, review your credit report, and resolve any incident of identity theft; and
- **Credit Monitoring** that can alert you to new activity or significant changes related to your credit file.

For custodial accounts, these services are available to the custodian on record at the Credit Union. For business accounts, these services are available to the signers associated with the account at the Credit Union.

**IMPORTANT NOTE: Monitoring services require activation in order to go into effect. Please follow the activation instructions on the following page before September 30, 2023 if you wish to take full advantage of these services.**

## Identity Theft Recovery and Monitoring Services Activation

To complete the authentication process and activate monitoring, please follow these steps before **September 30, 2023**.

- Go to <https://incidentresponse.merchantsinfo.com>
- Under “Enroll in a Plan”, enter the promotion code from the notice mailed to you
- Click the green “Apply” button
- Click the green “Enroll Now” button under “ID Theft Protection Individual Coverage”

Follow the instructions on each page to complete your enrollment and identity authentication. In order to authenticate your identity, you may be asked to provide information that is already contained in your credit file. This is to assure that you are the rightful owner of the information. If you have any questions regarding these credit monitoring services or if you encounter a problem while enrolling, please call the Recovery Care Center at 800-505-5440.

For any other questions regarding your accounts at the Credit Union, please do not hesitate to contact Member Services at 908-245-1750.

## What Else You Can Do

In addition to the credit monitoring service available to you from the Credit Union, the Federal Trade Commission (“FTC”) offers several recommendations based on their experience with thousands of data breaches that occur in the United States each year. The initial recommendation is to place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts.

Contact any one of the three major credit bureaus to get started. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts.

- **Equifax:** <https://www.equifax.com/personal/credit-report-services/> or 1-888-378-4329
- **Experian:** <https://www.experian.com/help/> or 1-888-397-3742
- **TransUnion:** <https://www.transunion.com/credit-help/> or 1-800-916-8800

The initial fraud alert stays on your credit report for one year. You will have the option to renew the alert through the credit bureaus after one year.

In addition, it is recommended that you ask each credit bureau to send you a free credit report after the fraud alert is placed on your file. It is important to review your credit reports for accounts and inquiries you do not recognize, as these can be signs of identity theft. If you suspect your personal information has been misused, visit the FTC’s site at <https://www.identitytheft.gov/> or call 877-ID-THEFT (877-438-4338) to report the identity theft and access steps for recovery. You should also report the suspected identity theft to the Credit Union. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly.

You may also want to consider placing a credit freeze. A credit freeze is free to implement and means potential creditors cannot get your credit report, which makes it less likely that an identity thief can open new accounts in your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.

## Additional Information

It is important to remain vigilant over the next twelve to twenty-four months. Any suspected identity theft incident should be reported via <https://www.identitytheft.gov/> or 877-ID-THEFT (877-438-4338) and to the Credit Union immediately. In addition, you can reach the Recovery Care Center at 800-505-5440 where a team of professional, certified Identity Theft Recovery Advocates are standing ready to help.

## For More Information

Do not hesitate to contact The Atlantic Federal Credit Union at **908-245-1750** or [TheAtlanticFCU.com](https://TheAtlanticFCU.com).

Sincerely,  
The Atlantic Federal Credit Union Member Services

PO Box 618, Kenilworth, NJ 07033 | 908-245-1750 | [TheAtlanticFCU.com](https://TheAtlanticFCU.com)

