

ARDENT CREDIT UNION
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SUITE 500
PHILADELPHIA, PA 19130
(215) 569-3700

Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301
doj-cpb@doj.nh.gov

February 3, 2021

To Whom It May Concern:

We are writing to advise you of an incident involving potential exposure of personal information which may have involved New Hampshire residents. Below, we outline the details of the data breach incident, and steps Ardent Credit Union (“Ardent”) has taken since discovering the incident.

On June 5, 2020, Ardent discovered unauthorized access to an employee’s email account. The most likely cause of compromise is believed to be a brute force attack and, based on the evidence collected, the attacker mainly used the account to send fake wire instructions.

Ardent immediately took steps upon discovery to block the access and evaluated security measures to prevent similar attempts in the future. With the help of a third-party forensics team, Ardent found no evidence of exfiltration or misuse of member information or that member information was accessed. However, because member information was contained in the impacted email inbox, Ardent provided written notification to members out of an abundance of caution (mailing date is January 28, 2021).

In addition to providing 12 months of complimentary identity theft protection and credit monitoring services to all possibly affected New Hampshire residents, Ardent has established a dedicated member support hotline to help address any further questions about the incident.

As discovered on January 20, 2021, 46 New Hampshire residents were potentially impacted by this incident. This included residents’ names, Social Security numbers, and/or driver’s license numbers located within the email account at issue. Again, no misuse of member information has been found to date.

Please do not hesitate to contact us with any questions or comments. Contact details for an Ardent representative are also below.

Anthony Siravo

Ardent Credit Union
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215-569-3700 ext 7723



CREDIT UNION

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

January 28, 2021

G1654-L01-0000000 T00001 P001 *****MIXED AADC

SAMPLE A SAMPLE - L01 GENERAL

APT 123

123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF DATA BREACH

Dear Sample A Sample,

We are writing to make you aware of an incident involving a potential exposure of your personal information. Below you will find details of the incident, steps Ardent Credit Union (“Ardent”) has taken to protect your information, and measures we are taking to help protect your personal information and prevent similar incidents going forward.

What Happened

On June 5, 2020, an unauthorized individual gained access to an Ardent employee’s email account. The incident was related to a specific interaction unrelated to your account, and we are notifying you out of an abundance of caution. Our investigation shows no misuse of your member information or that your information was accessed.

What Information Was Involved

The email account contained information gathered as part of normal business operations, which we recently determined in some cases included individuals’ names, Social Security numbers and/or driver’s license numbers.

What We Are Doing

Ardent immediately took steps to block the unauthorized access, evaluated security measures to prevent similar attempts in the future, and retained the services of an outside forensic vendor to investigate the incident.

We established a dedicated member support hotline to help address any further questions you may have about the incident at 888-994-0271.

We engaged Experian to provide credit monitoring services at no cost to you. Details about this are below.

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What You Can Do

We recommend reviewing the enclosed information outlining steps you can take to protect your information.

As an additional protection, we are providing access to Experian's® IdentityWorksSM identity and credit monitoring service at no cost to you. To activate the service and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 888-994-0271 by **April 30, 2021**. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra1] EXPERIAN IDENTITYWORKS MEMBERSHIP:

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

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 ExtendCARE™:** 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.

For More Information

If you have any questions regarding this incident, please contact the dedicated member support hotline at 888-994-0271.

Sincerely,

Ardent Security Team

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

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.

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (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.

Request a Copy of Your Credit Report

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, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Or you can elect to purchase a copy of your credit report by contacting one of 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 provided below:

Equifax
800-685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
888-397-3742
www.experian.com
535 Anton Blvd., Suite 100
Costa Mesa, CA 92626

TransUnion
800-916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834



Place a Fraud Alert

You may consider placing a fraud alert on your credit report. An initial fraud alert 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. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Institute a Security Freeze

You may have the right to put 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 a 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. There shall be no charge for a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com

TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. The contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
877-ID-THEFT (877-438-4338)

For Maryland residents: The contact information for the state Attorney General's office is as follows:

Maryland Office of the Attorney General, Consumer Protection Division
200 St. Paul Place, Baltimore, MD 21202
888-743-0023 toll-free
<https://www.marylandattorneygeneral.gov>

For New York residents: The contact information for the state Attorney General's office is as follows:

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
800-771-7755
<http://ag.ny.gov>

For North Carolina residents: The contact information for the state Attorney General's office is as follows:

North Carolina Attorney General
114 West Edenton Street
Raleigh, NC 27603
919-716-6400
<https://ncdoj.gov/>

For Rhode Island residents: The contact information for the state Attorney General's office is as follows:

Office of the Attorney General
150 South Main Street
Providence, Rhode Island 02903
401-274-4400
<http://riag.ri.gov>

Right to Obtain a Police Report

For Massachusetts and Rhode Island residents: You have the right to obtain a police report if you are a victim of identity theft.

Additional Free Resources on Identity Theft

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338).



