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March 11, 2021

VIA U.S. MAIL

Attorney General Gordon MacDonald
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: My Community Credit Union – Incident Notification

To Attorney General MacDonald:

McDonald Hopkins PLC represents My Community Credit Union (“MCCU”). I am writing to provide notification of an incident at MCCU that may affect the security of personal information of five (5) New Hampshire residents. MCCU’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, MCCU does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

MCCU learned that a limited number of MCCU employee email accounts were compromised by an email phishing attack resulting in unauthorized access. Upon learning of the incident, MCCU immediately secured the accounts and commenced a prompt and thorough investigation. After an extensive forensic investigation and manual document review, MCCU discovered on February 9, 2021 that the email accounts that were accessed on February 20, 2020 to April 4, 2020 contained some personal information. The information contained within the compromised email accounts included New Hampshire residents’ names, addresses, dates of birth, Social Security numbers, and financial account numbers.

MCCU has no indication that any of the information has been misused. Nevertheless, out of an abundance of caution, MCCU wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. MCCU is providing the affected residents with written notification of this incident commencing on or about March 8, 2021 in substantially the same form as the letter attached hereto. The residents are being offered 12 months of credit monitoring at no cost to them. MCCU is advising the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. MCCU is advising the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.


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At MCCU, protecting the privacy of personal information is a top priority. MCCU is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. MCCU continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

Should you have any questions concerning this notification, please contact me at (248) 220-1360 or cczuprynski@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,



Christine N. Czuprynski

Encl.



**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

[REDACTED]

[REDACTED]

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to My Community Credit Union ("MCCU"). I am writing with important information regarding a recent data security incident that may have involved some of your information. I want to provide you with information about the incident, explain the services we are providing to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

As a result of a phishing incident, an unauthorized party may have obtained access to a limited number of MCCU employee email accounts.

What We Are Doing.

Upon learning of this issue, we secured the accounts and commenced a prompt and thorough investigation. As part of our investigation, we have worked very closely with external cybersecurity professionals. After an extensive forensic investigation and manual document review, we discovered on February 9, 2021 that the email accounts that were accessed between February 20, 2020 and April 4, 2020 contained some of your personal information.

What Information Was Involved.

The accessed accounts contained some of your personal information, including your [REDACTED].

What You Can Do.

We have no forensic evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect you from potential misuse of your information, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our toll-free response line at [REDACTED].
The response line is available Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,

My Community Credit Union

– OTHER IMPORTANT INFORMATION –

1. **Enrolling in Complimentary 12-Month Credit Monitoring.**

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: [REDACTED]
3. PROVIDE the Activation Code: [REDACTED]

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 [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

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

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at [REDACTED]
or call [REDACTED] to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at [REDACTED].

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

2. **Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial one (1) year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

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

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
www.transunion.com
1-800-680-7289

3. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>
1-800-349-9960

Experian Security Freeze

PO Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/securityfreeze>
1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information was impacted, please note that MCCU has policies and procedures in place to protect your account against unauthorized access. If you would like to discuss other options, including whether you should obtain a new member number, please contact us directly. If your credit or debit card was impacted, we recommend that you contact the credit card company to inquire about any additional steps you can take to protect that account.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If this notice letter states that your username/password for an online account was impacted, we recommend that you change your passwords for online accounts. If you happen to use the same password on multiple accounts, we recommend that you discontinue that practice and change all passwords.