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May 25, 2022

VIA ELECTRONIC SUBMISSION

Attorney General Brian Frosh
Maryland Attorney General's Office
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
E-Mail: ldtheft@oag.state.md.us

Re: Notification of Data Security Incident

Dear Attorney General Frosh:

We represent Patriot Federal Credit Union ("Patriot") in connection with a recent data security incident which is described in greater detail below. Patriot takes the privacy and security of the information within its control very seriously and has taken steps to mitigate this incident and to prevent a similar incident from occurring in the future.

1. Nature of the data security incident.

On April 15, 2022 Patriot attempted to email a package of loan documents to a Patriot depositor, who is a Maryland resident. It was quickly determined that the email had been misaddressed, and instead of being sent to the intended recipient, the email had been sent to an unintended recipient in Pennsylvania. As soon as Patriot discovered the incident, Patriot took immediate steps to contact the unintended recipient and to insure that the personal information contained in the misaddressed email had not been accessed. The unintended recipient of the misaddressed email advised that they immediately recognized that they were not the intended recipient, and that they had deleted the email and all attachments without accessing the documents or providing anyone else with the opportunity to do so.

Upon investigation, it appears that this incident resulted from an "auto-fill" error during the email addressing process. Patriot has advised its staff to confirm email addresses before sending emails to customers containing personal information.

2. Number of Maryland residents affected.

The incident affected one Maryland resident. A notification letter was mailed to the affected individual on May 25, 2022. A copy of the letter provided to the impacted individual is included with this letter.

3. Steps taken relating to the incident.

Patriot has taken the affirmative steps described above to mitigate this situation, to help prevent a similar situation from arising in the future, and to protect the privacy and security of all sensitive information in its possession. These steps are described in further detail in the attached consumer notification letter. Patriot has also provided free credit monitoring and identity theft protection to the person at issue.

4. Contact information.

Patriot is committed to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at (215) 977-4060, or by e-mail at Richard.Goldberg@lewisbrisbois.com.

Sincerely,

Richard W. Goldberg of
LEWIS BRISBOIS BISGAARD & SMITH LLP

Enclosure: Consumer Notification Letter

CC: Matthew B. Lowery, Lewis Brisbois



May 25, 2022

[REDACTED]
[REDACTED]
[REDACTED]

Subject: Personal Information Incident

Dear [REDACTED]:

I am writing you about an incident involving your personal information. Patriot FCU takes the privacy and security of your information very seriously. What happened is described below. We have no information that your data has been misused and believe that your information will not be misused in the future. Out of an abundance of caution, however, we are providing you free credit monitoring and information about protecting your accounts.

What Happened? On April 15, 2022, Patriot FCU attempted to email your home equity loan package to you. It was later determined that, in addressing the email to you, the email program auto-filled an address that was not yours. This email included only truncated numbers regarding your identifying and account information but did include a copy of your driver's license. The email error was discovered almost immediately. Patriot FCU contacted the unintended recipient and learned that they had immediately recognized that the email had been sent in error and deleted the document without viewing or accessing its content. We have no reason to believe that your information was ever viewed or misused.

What Information Was Involved? Almost all of the personal information in the document was obscured. The information that was not obscured included a copy of your driver's license, including your name, address, and license number.

What We Are Doing. Upon learning of the incident, we took the steps described above. Although Patriot FCU has no reason to believe that any of your information has been or will be misused, we have also secured free identity protection services for a year for you. This protection is provided by IDX, a leading national provider of identity protection services. The information necessary to enroll in these services is contained in the box at the top of this letter. These services include:

SINGLE BUREAU CREDIT MONITORING - Monitoring of credit bureau for changes to your credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: **K98UKKUEG7**

the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCANTM - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE - Identity theft insurance will reimburse IDX members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY - IDX's fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

What You Can Do. You can sign up for the free year of identity protection service described above. You can also review the information on the following page for steps you can take to further protect your personal information.

For More Information. Further information about how to protect your personal information appears on the following pages. If you have questions, please call Becka Mumma, Director of Retail Services, at (717) 263-4444. Patriot FCU takes the privacy and security of your information very seriously. We regret this incident and any concern or inconvenience this may cause you.

Sincerely,

Patriot FCU

Recommended Steps to Help Protect your Information

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-800-939-4170 and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when

you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.