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June 7, 2022

VIA EMAIL: IDTheft@oaq.state.md.us

Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Wymar Federal Credit Union – Incident Notification

Dear Sir or Madam:

McDonald Hopkins PLC represents Wymar Federal Credit Union. I am writing to provide notification of an incident that may affect the security of personal information of two (2) Maryland residents. Wymar Federal Credit Union'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, Wymar Federal Credit Union does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

Wymar Federal Credit Union recently learned that an unauthorized individual obtained access to one employee email account between November 24, 2021 and November 28, 2021. Upon learning of this issue, Wymar Federal Credit Union immediately commenced a prompt and thorough investigation. As part of this investigation, Wymar Federal Credit Union has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Wymar Federal Credit Union devoted considerable time and effort to determine what information was contained in the affected email account. Based on its comprehensive investigation and manual document review, Wymar Federal Credit Union discovered on May 12, 2022 that the compromised email account contained a limited amount of personal information, including the affected residents' full names, Social Security numbers, driver's license numbers, and financial account information.

At the time of this notification, Wymar Federal Credit Union is not aware of any reports of identity theft or fraud arising out of this incident. Nevertheless, out of an abundance of caution, Wymar Federal Credit Union 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. Wymar Federal Credit Union is providing the affected residents with written notification of this incident commencing on or about June 7, 2022 in substantially the same form as the letter attached hereto. Wymar Federal Credit Union is providing the affected residents with impacted Social Security numbers with 12 months of credit monitoring and will advise the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Wymar Federal Credit Union will advise the

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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, the Maryland Attorney General, and the Federal Trade Commission.

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

Should you have any questions regarding this notification, please contact me at (248) 220-1356 or dpaluzzi@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,



Dominic A. Paluzzi

DAP/bg
Enclosure



[REDACTED]

***IMPORTANT INFORMATION PLEASE
REVIEW CAREFULLY***

[REDACTED]

[REDACTED]

Dear [REDACTED]:

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Wyamar Federal Credit Union. As such, we wanted to provide you with information about the incident, explain the services we are making available to your minor, and let you know that we continue to take significant measures to protect your minor's information.

What Happened?

We recently learned that an unauthorized individual obtained access to one Wyamar Federal Credit Union employee email account.

What We Are Doing.

Upon learning of the issue, we immediately began efforts to remediate the issue and commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual document review, we discovered on May 12, 2022 that the impacted email account that was accessed between November 24, 2021 and November 28, 2021 contained some of your minor's personal information. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

The impacted email account contained some of your minor's personal information, specifically your minor's [REDACTED]

What You Can Do.

To protect your minor from any potential misuse of their information, we are offering a complimentary one-year membership of Experian's® IdentityWorks Minor Plus. This product provides you with internet surveillance of your minor's personal information. In addition, IdentityWorks Minor Plus will tell you if your minor has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your minor's free one-year membership, please see the additional information attached to this letter.

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

For More Information.

Please accept our apologies that this incident occurred. We are 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 and internal controls to enhance the security and privacy of your minor's personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your minor's information. The response line is available [REDACTED].

Sincerely,

Wymar Federal Credit Union
37269 Hwy 30
Geismar, LA 70734

[REDACTED]

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring.

Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

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

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 THE 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus. You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to [REDACTED] for this information.

* 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 Minor's 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 minor's credit files, at no charge. A fraud alert tells creditors to contact your minor 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 105788
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

Experian

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

TransUnion

P.O. Box 6790
Fullerton, CA 92834
www.transunion.com
1-800-680-7289

3. Placing a Security Freeze on Your Minor's Credit File.

If you are very concerned about your minor becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your minor's 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 minor's 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

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
1-800-349-9960

Experian Security Freeze

P.O. 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/credit-freeze>
1-888-909-8872

In order to place the security freeze, you'll need to supply your minor's 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 your minor 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, your minor is 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 minor's credit reports, review them for discrepancies. Identify any accounts your minor did not open or inquiries from creditors that your minor 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 minor's initial credit reports, the Federal Trade Commission (FTC) recommends that you check your minor's credit reports periodically. Checking your minor's credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your minor's credit reports or have reason to believe your minor's 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 your minor 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 minor's 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.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: 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.

