

Notice of Data Event
VENTURA COUNTY CREDIT UNION – January 24, 2024

On or about December 14, 2022, VCCU became aware of suspicious activity in certain employee email accounts. VCCU immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. VCCU's investigation determined that there was unauthorized access to certain VCCU email accounts from October 20, 2022 to December 15, 2022. Therefore, VCCU reviewed the contents of the affected accounts to determine what, if any, sensitive information they contained. On June 7, 2023, VCCU's review determined that the affected accounts contained certain information related to members. Since this determination, VCCU has been working to provide notice to impacted individuals. On July 6, 2023, VCCU began providing notice to individuals for whom it had a confirmed postal address. VCCU then continued to work to identify mailing addresses for any remaining individuals through November 16, 2023.

VCCU determined the type of information potentially impacted by the incident may include one or more of the following types of information: members' name, Social Security number, driver's license number of government-issued identification number, financial account information, payment card information, medical and/or health insurance information, username and password, full access credentials, date of birth, and electronic signature. VCCU takes the confidentiality, privacy, and security of information in its care seriously. Upon learning of the incident, we took steps to implement additional safeguards and review our policies and procedures relating to data privacy and security. VCCU is mailing letters to potentially affected individuals for whom it has an address.

If you have questions, or need assistance, please call 833-918-5255, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time. You may also write to VCCU at 2575 Vista Del Mar Drive, Suite 100, Ventura, CA 93001.

We encourage potentially impacted individuals to remain vigilant against incidents of identity theft and fraud by reviewing their accounts, explanations of benefits, and credit reports for suspicious activity, and to report any suspicious activity to the affiliated institutions immediately. Individuals may contact the three major credit reporting agencies for advice on how to obtain free credit reports and how to place fraud alerts and security freezes on credit files. The relevant contact information is below.

Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

TransUnion

Equifax

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

www.experian.com/freeze/center.html

P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800

www.transunion.com/credit-freeze

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

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

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.