



1278 Rocky Point Drive · Oceanside, CA 92056
800.736.4500 · frontwavecu.com

«FIRST_NAME» «LAST_NAME»
«STREET»
«CITY» «STATE» «POSTAL_CODE»

NOTICE OF DATA BREACH

We are writing to you regarding an incident that involves access to information associated with your Frontwave Credit Union account. Although we are unaware of any actual misuse of your information, we are providing notice to you about the incident, along with tools that can be used to protect yourself against possible fraud.

What Happened?

On April 3, 2026, Frontwave Credit Union received notification from one of its service providers regarding an inadvertent disclosure of non-public information, including your name and Social Security Number, to another credit union.

What Information Was Involved?

The information included your name and social security number.

What Are We Doing?

We take these matters very seriously and are working diligently with our service provider to resolve the issue. Frontwave has received confirmation that this was an isolated incident, and the credit union that received your information has deleted the data.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.



If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by August 30, 2026**, by 11:59 p.m. UTC (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/lbcreditmembership>
- Provide your **activation code: [Activation Code]**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by August 30, 2026, at (833) 931-7577 Monday through Friday, 8:00 a.m. to 8:00 p.m. Central Time (excluding major U.S. holidays). Be prepared to provide engagement number **B163789** as proof of eligibility for Experian's Identity Restoration services.



ADDITIONAL DETAILS REGARDING YOUR 12-MONTH 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 file for indicators of fraud.
- **Security Freeze:** A freeze prevents unauthorized access to your Experian credit file, giving you peace of mind and protection against 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What Can You Do?

To protect yourself from the possibility of fraud, we recommend you monitor your account, including reviewing your account statements, over the next 12 to 24 months for any suspicious or unauthorized activity. If any irregularities are identified in your account, please contact us immediately.

Additionally, you may contact any of the three nationwide credit bureaus (Equifax, Experian, and TransUnion) to request a fraud alert on your credit report. You should also periodically obtain credit reports from each nationwide credit reporting agency and dispute information relating to fraudulent transactions. Under federal law, you are entitled to a copy of your credit report annually from all three credit reporting agencies once every 12 months.

We encourage you to report any incidents of identity theft to the FTC. Contact the FTC at www.ftc.gov/idtheft and 1-877-IDTHEFT to obtain the identity theft guidance and report suspected incidents of identity theft.



For More Information

If there is anything else we can do to assist you, please reach out to us via phone or mail.

You may contact us during our standard business hours at 800.736.4500 or 760.631.8700. Member Support is available Monday through Friday from 7:00 a.m. to 6:00 p.m., and on Saturdays from 9:00 a.m. to 4:00 p.m. Pacific Time.

Our mailing address is: 1278 Rocky Point Drive, Oceanside, CA 92056.

Sincerely,



Bill Birnie
President and CEO

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

