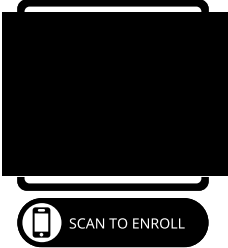




Educational Employees Credit Union
Return to Kroll
P.O. Box 980108
West Sacramento, CA 95798



May 29, 2026

NOTICE OF DATA BREACH

Dear [Redacted]

The privacy and security of personal information in our care is of the utmost importance to us. We are writing to provide you with information regarding a recent cybersecurity incident that potentially involved your information. Please read this notice carefully, as it provides information about the incident, the complimentary identity monitoring services we are making available to you, and precautionary measures you can take to protect your information.

What Happened? On December 15, 2025, we learned that an unauthorized individual gained access to one employee email account for a limited period. Upon learning of the issue, we immediately secured our email environment and commenced a prompt and thorough investigation assisted by cybersecurity professionals experienced in handling these types of incidents. Following the completion of our investigation, it was determined that certain emails may have been accessed or removed by the unauthorized individual(s) on December 15, 2025.

What We Are Doing. We conducted a thorough and comprehensive review of the impacted email account and on May 8, 2026, we determined that certain emails contained your personal information. Although we have no evidence that your information has been used to commit financial fraud or identity theft, we want to make you aware of the incident and provide information about the precautionary measures available to you. We remain fully committed to maintaining the privacy of personal information entrusted to our care. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

What Information Was Involved? The potentially impacted information includes [Redacted].

What You Can Do. To date, we do not have evidence that your information has been used to commit financial fraud or identity theft. Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide complimentary identity monitoring services with Kroll for a period of two years. Kroll’s services include credit monitoring, fraud consultation, and identity theft restoration. This letter provides more information about the complimentary services and other precautionary measures you can take to help protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial statements and credit reports for fraudulent or irregular activity on a regular basis.

How to Enroll. Visit <https://enroll.krollmonitoring.com> or scan the QR code to activate the identity monitoring services. When prompted, provide the following Kroll Membership Number: [Redacted] You have until [Redacted] to activate the services.

For More Information. If you have questions, please contact our dedicated and confidential call center at [REDACTED]. The response line is available between the hours of 7 a.m. to 7 p.m. Pacific Time, Monday through Friday, Saturday 9 a.m. to 1 p.m., excluding holidays. We have taken this matter very seriously and apologize for any inconvenience or concern this may cause.

Sincerely,

Educational Employees Credit Union
PO Box 5242, Fresno, CA 93755

– OTHER IMPORTANT INFORMATION –

1. Kroll Identity Monitoring Services.

The complimentary services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Single Bureau Credit Monitoring: You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you’ll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation: You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assisting with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration: If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft and then work to resolve it.

2. Placing a Fraud Alert.

We recommend that you place a one-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

Equifax Information Services LLC
P.O. Box 105069, Atlanta, GA 30348
www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
1-888-EQUIFAX (1-888-378-4329)

Experian

P.O. Box 9532, Allen, TX 75013
www.experian.com/fraud
1-888-EXPERIAN
(1-888-397-3742)

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000, Chester, PA 19016
www.transunion.com/fraud-alerts
800-916-8800; 800-680-7289

3. Consider 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 cost. 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 sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

Equifax Information Services LLC
P.O. Box 105788, Atlanta, GA 30348
www.equifax.com/personal/credit-report-services/credit-freeze/
1-888-EQUIFAX (1-888-378-4329)

Experian Security Freeze

P.O. Box 9554, Allen, TX 75013
www.experian.com/freeze
1-888-EXPERIAN
(1-888-397-3742)

TransUnion Security Freeze

P.O. Box 160, Woodlyn, PA 19094
www.transunion.com/credit-freeze
800-916-8800; 888-909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. 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 a credit monitoring service, you will need to remove the freeze 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.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319; www.iowaattorneygeneral.gov; 515-281-5164.

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; <https://oag.maryland.gov>; 888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New Mexico residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. In addition, you have the right to obtain a security freeze (as explained above) or submit a declaration of removal. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act. For more information about the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; ag.ny.gov/consumer-frauds-bureau/identity-theft; 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; www.ncdoj.gov; 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; www.doj.state.or.us; 877-877-9392.

Rhode Island Residents: You have the right to obtain a police report if one was filed, or alternatively, you can file a police report. Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; (401) 274-4400. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above. In order to request a security freeze, you may need to provide the following information: your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number; date of birth; complete address; prior addresses; proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.); and if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. When you place a security freeze on your credit report, within five (5) business days you will be provided with a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number or password provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) the proper information regarding the period of time for which the report shall be available to users of the credit report.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, oag.dc.gov/consumer-protection, Telephone: 202-442-9828.