

MemberSource Credit Union
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



10100 Richmond Ave. Houston, TX 77042



May 7, 2026

Re: Notice of Data Event

Dear [REDACTED]:

At MemberSource Credit Union, we take the privacy and security of personal information seriously. We write to notify you of a network data event which involved your personal information. We stress that while we are unaware of any actual or attempted misuse of your information, we are providing you this notice and available resources you may consider taking advantage of, out of an abundance of caution.

What Happened

On June 3, 2025, we learned of a disruption to certain MSCU branch computer networks and immediately began working under the guidance of specialists to investigate the nature and scope of the disruption and restore our operations. As part of our investigation, we confirmed that data was taken from our network. We then commenced a thorough analysis of the data to determine whether it contained unencrypted sensitive information. We completed our extraction of unencrypted data from the encrypted data in August of 2025. From there, we performed a detailed review of those files for personal information, to identify the individuals to whom the information belonged, and confirm their last known addresses so they could be notified. This review and address supplementation concluded on April 1, 2026. We are now notifying those individuals, though we have no evidence of any actual or attempted misuse of information to date.

We note that this event did not disrupt our core system, which manages member data and is hosted outside of our branch networks.

What Information Was Involved

Our detailed review confirmed your name, Social Security number, driver's license/state identification number, and financial account information were contained within unencrypted files taken from our network. We reiterate we have received no reports of fraud or identity theft occurring as a result of this incident.

What We Are Doing

Upon experiencing the disruption, we partnered with specialists to investigate the nature and scope of the event and restore our operations safely and securely. We reset user passwords and reported the incident to federal law enforcement. We are also reviewing our existing security controls, policies, and procedures we have in place to maximize the benefits of our encryption software and continue to remain resilient and well protected against future threats.

As an added precaution, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau.

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Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you discover suspicious activity. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions for how to enroll are below.

What You Can Do

We remind you to remain vigilant for incidents of identity theft and fraud from any source. You should review and monitor your account statements and credit reports for suspicious activity and errors, and report any suspicious activity to MemberSource, the financial institution, and/or service provider. Please refer to the enclosed "Steps You Can Take to Help Protect Your Information," which contains additional resources you may take advantage of, should you find it appropriate to do so.

To enroll in the Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For More Information

MemberSource Credit Union regrets any concern or inconvenience this incident may cause you. If you have any questions or requests, please contact our dedicated assistance line at **1-833-319-7065**, between the hours of 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday, excluding holidays. Please be prepared to supply the fraud specialist with your unique code listed above. Please know that MemberSource remains committed to protecting the privacy and security of information in our care.

Sincerely,

Kenny Harrington

Kenny Harrington
President/Chief Executive Officer
MemberSource Credit Union

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts and Credit Reports. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To obtain a free annual credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Report Suspected Fraud. 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, the state Attorney General, and the FTC.

Place Fraud Alerts. You have the right to place an initial or extended “fraud alert” on a credit 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, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Place Security Freeze. As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you should provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Address for the prior two to five years;
- 5. Proof of current address, such as a current utility or telephone bill;
- 6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

To place a fraud alert or credit freeze, contact the three major credit reporting bureaus listed below:

TransUnion 1- 800-916-8800 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-378-4329 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Obtain Additional Information. You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland Residents, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; and www.marylandattorneygeneral.gov.

For New Mexico Residents, you have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/fair-credit-reporting-act/, www.ftc.gov, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina Residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately [#] Rhode Island residents that may be impacted by this event.

MemberSource Credit Union may be contacted by mail at 10100 Richmond Ave., Houston, TX 77042, and by phone at 713.627.4000 M-F 9 am - 5 pm & Sat 9 am - 1 pm CST. This notice has not been delayed by law enforcement.