South Carolina Methodist Conference Credit Union

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Dear Member:

There was an email phishing incident at the South Carolina Methodist Conference Credit Union (SCMCCU) between the dates of March 2020 and February 2021. Upon discovering the incident, technology and policy protections were implemented at SCMCCU to prevent future information exposure.

We do not believe that your information has been exposed; however, we are writing you today to inform you of the incident so that any necessary steps can be taken by you as well. Please regularly review your monthly bank account statement(s), your credit union account online and quarterly statements, and contact the SCMCCU at 803-691-0037 immediately if you see any suspicious activity. We recommend that you review these items from the last twelve months as well as the next twelve months.

A few additional protections:

A fraud alert may be placed on your credit card account(s). A fraud alert is a security alert placed on a credit card account or credit bureau listing by either yourself or the issuer when a fraudulent account activity is either experienced or suspected. You can place a fraud alert at one of the three major credit bureaus by phone and also via one of the credit bureaus website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax [®] Fraud Reporting	Experian [®] Fraud Reporting	TransUnion [®] Fraud Reporting
1-800-525-6285	1-888-397-3742	1-800-680-7289
P.O. Box 740241	P.O. Box 9532	Fraud Victim Assistance Division P.O. Box 679
Atlanta, GA 30374-0241 www.equifax.com	Allen, TX 75013 www.experian.com	Fullerton, CA 92834-6790 www.transunion.com

It is necessary to contact only ONE of these bureaus. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You may obtain a free annual credit report from each nationwide credit reporting agency (CRA) and have information relating to fraudulent transactions deleted. The three national credit bureaus have a

centralized website, toll-free telephone number, and mailing address so you can order your **free annual reports** in one place. Do not contact the three national credit bureaus individually. To order your free credit reports:

Visit <u>AnnualCreditReport.com</u> Call 1-877-322-8228 Complete the <u>Annual Credit Report Request Form</u> and mail it to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

The Federal Trade Commission (FTC) (www.ftc.gov) is another helpful resource to protect yourself against identity theft. The Credit Union encourages you to report any incidents of identity theft to the FTC. **IdentityTheft.gov** is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process. You may also call the toll-free number at (1-877-IDTHEFT).

You may also contact the South Carolina Department of Consumer Affairs at 1-800-922-1594 for guidance on avoiding and dealing with the effects of identity theft.

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Latasha Whitaker Compliance and Operations Officer

Board Chair