

# **EXHIBIT 1**

The investigation into this matter is ongoing, and this notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Summit Credit Union (“Summit”) does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

### **Nature of the Data Event**

On or about March 8, 2021, Summit discovered it was the victim of a cyber incident. Summit immediately engaged a third-party cybersecurity firm to conduct an in-depth investigation into the scope and nature of the incident. From this investigation, Summit learned that a limited amount of email data was viewed and/or acquired during the incident. Summit then completed a thorough review of all information in the files at the time of the incident. On July 29, 2021, the investigation confirmed that certain personal information was present in the impacted files. Summit then worked to identify the impacted individuals and locate address information. The information that could have been subject to unauthorized access includes name, address, and Social Security number.

### **Notice to Maine Residents**

On or about August 24, 2021, Summit provided written notice of this incident to all affected individuals, which includes four (4) Maine residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, Summit moved quickly to investigate and respond to the incident, assess the security of Summit systems, and notify potentially affected individuals. Summit is also working to implement additional safeguards and training to its employees. Summit is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Summit is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Summit is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. Summit is also providing written notice to other state regulators as necessary.

# **EXHIBIT A**



**Summit Credit Union**  
 & Affiliate Credit Unions

Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

<<Mail ID>>  
 <<Name 1>>  
 <<Name 2>>  
 <<Address 1>>  
 <<Address 2>>  
 <<Address 3>>  
 <<Address 4>> <<Date>>  
 <<Address 5>>  
 <<City>><<State>><<Zip>>  
 <<Country>>

Dear <<Name 1>>:

This letter is to inform you of a cyber incident that affects a limited amount of your personal information. While we are unaware of any misuse of information from this incident, we do want to be transparent, share with you our response, and make you aware of resources available to you to help you protect your personal information.

**What Happened?** On March 8, 2021, we learned that Summit Credit Union was the victim of a cyber incident. We immediately engaged a third-party cybersecurity firm to conduct an in-depth investigation into the scope and nature of the incident. From this investigation, we learned that a limited amount of email data was viewed and/or acquired during the incident. Summit Credit Union then completed a thorough review of all information in the files at the time of the incident. On July 29, 2021, the investigation was completed and confirmed that your name and <<Breached Elements>> were present in the impacted files.

We are confident home banking services (Mobile 24 and Home Banking 24), member login credentials, and member account balances via our account data system were **NOT** impacted by this incident.

**What We Are Doing.** Since learning of the incident, we have even further strengthened our security protocols. Summit Credit Union does not take this incident lightly, and the protection of member data is our highest priority.

To further protect you, we are offering access to <<CL Length>> months of free credit monitoring and identity protection services through Experian’s IdentityWorks. This service provides the following benefits:

- Experian Credit Report at Sign-Up: See what information is associated with your credit report. Daily credit reports are available for online members.
- Credit Monitoring: Actively monitors your Experian, Equifax, and Transunion credit report for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE: You may opt to continue to receive the same high level of Identity Restoration support even after the initial <<CL Length>>-month subscription service expires.
- Up to \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

**What You Can Do.** We encourage you to closely review all financial statements for questionable activity and monitor your free credit reports over the next 12 to 24 months. If you wish to activate the credit monitoring and identity protection services, follow the instructions contained in the enclosed *Steps You Can Take to Protect Personal Information* document. There you will find more information on the credit monitoring and identity protection services we are making available to you. While Summit Credit Union will cover the cost of the free service listed above, you will need to complete the activation process by following the steps in the document.

**For More Information.** We understand that you may have questions or require assistance regarding the information enclosed in this letter. If so, please TEXT us any time at 336-662-6200 and we will respond to your text within two business hours. Your local Summit Credit Union branch is also available to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read "Sam Whitehurst". The signature is fluid and cursive, with the first name "Sam" being more prominent and the last name "Whitehurst" written in a more compact, connected style.

Sam Whitehurst  
President & CEO

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### Enroll in Credit Monitoring and Identity Restoration Services

To help protect your identity, we are offering a complimentary <<CL Length>>-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** <<Enrollment Deadline>> (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** <<Activation Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.288.8057 by 11/04/2021. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

### **Additional details regarding your <<CL Length>>-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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [\[customer service number\]](#). 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 (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 this Identity Restoration support is available to you for <<CL Length>> 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](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [AnnualCreditReport.com](http://AnnualCreditReport.com) or call, toll-free, 877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-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 three major credit reporting bureaus listed below.

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\* 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.

As an alternative to a fraud alert, consumers 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 the consumer’s 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 implements control over who gets access to the personal and financial information in your credit report. This 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 security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [IdentityTheft.gov](https://www.ftc.gov); 877-ID-THEFT (877-438-4338); and TTY: 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. This notice has not been delayed by law enforcement.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-566-7226 or 919-716-6000; and [NCDOJ.gov](https://www.ncdoj.gov).

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 441 4th St. NW #1100 Washington, D.C. 20001; 202-727-3400; and [OAG@DC.gov](mailto:OAG@DC.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 410-528-8662 or 888-743-0023; and [OAG.State.MD.us](https://www.oag.state.md.us).

*For 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 bureaus 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 reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [ConsumerFinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), 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; 800-771-7755; or [AG.NY.gov](https://www.ag.ny.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [RIAG.RI.gov](https://www.riag.ri.gov); and 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [# Rhode Island residents impacted by this incident](#).