

Notification of Data Security Incident

[June 1, 2023] – On December 6, 2022, Diamond Lakes Federal Credit Union (“Diamond Lakes”) discovered suspicious activity related to one employee email account. Upon discovery, Diamond Lakes immediately took steps to secure its email system and network, and promptly began an investigation, aided by third-party forensic specialists, to confirm the nature and scope of the incident. The investigation determined that the email account was subject to access by an unauthorized third party.

Following a thorough analysis, it was determined that information contained in the affected email account may have included personally identifiable information (“PII”). The type of information contained within the affected data includes first and last names, in combination with one or more of the following: date of birth, Social Security number, driver’s license number or State ID number, financial account number, routing number, payment card information, health insurance information, and/or medical information

At this time, Diamond Lakes is not aware of any evidence to suggest that any information has been fraudulently misused. However, Diamond Lakes was unable to rule out the possibility that the information may have been accessed during the period of compromise. Therefore, out of an abundance of caution, Diamond Lakes is notifying potentially impacted individuals of this incident.

In response to this incident, Diamond Lakes has partnered with third-party forensic specialists to fully investigate the nature and scope of this matter, and to evaluate and reinforce existing security measures and facilities within the network to ensure optimal data security. Although Diamond Lakes has no reason to believe any individual’s information has been or will be misused as a result of this incident, individuals are nonetheless encouraged to monitor their credit reports and account statements for suspicious activity and to detect errors.

Diamond Lakes has established a toll-free number to answer questions about the incident and to address related concerns. The number to call is 1-888-220-5226, Monday through Friday from 8 a.m. to 8 p.m. Central Standard Time.

The security of information is of the utmost importance to Diamond Lakes. Diamond Lakes stays committed to protecting your trust and continues to be thankful for your support.

What steps can I take to protect my private information?

- If you detect suspicious activity on any of your accounts, you should promptly notify the financial institution or company with which the account is maintained. You should also report any fraudulent activity or any suspected incidents of identity theft to law enforcement.
- You may obtain a copy of your credit report at no cost from each of the three nationwide credit reporting agencies. To do so, visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three agencies appears at the bottom of this page.
- You can take steps recommended by the Federal Trade Commission to protect yourself from identify theft. The FTC’s website offers helpful information at www.ftc.gov/idtheft.

Was my information specifically impacted?

Diamond Lakes has no evidence to suggest that any information was subject to attempted or actual misuse. Upon learning of the potential unauthorized access, we performed a thorough review to determine the types

of information that may have been present within the affected data. We are providing notification in an abundance of caution.

How do I obtain a copy of my credit report?

You can obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every twelve (12) months. To do so, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three agencies is included in the notification letter and is also listed at the bottom of this page.

How do I put a fraud alert on my account?

A fraud alert informs creditors of possible fraudulent activity within your report and requests that creditors contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact Equifax, Experian or TransUnion and follow the Fraud Victims instructions. To place a fraud alert on your credit accounts, contact your financial institution or credit provider. Contact information for the three nationwide credit reporting agencies is listed below.

Contact information for the three nationwide credit reporting agencies is as follows:

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

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.

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, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and oag@dc.gov. Diamond Lakes Federal Credit Union may be contacted at PO Box 1080, Malvern, Arkansas 72104.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. Diamond Lakes Federal Credit Union may be contacted at PO Box 1080, Malvern, Arkansas 72104.

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 violator. 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 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; 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, you have the right to obtain any police report filed in regard to this incident. There are 2 Rhode Island residents impacted by this incident.