

Members **PLUS**

C · R · E · D · I · T U · N · I · O · N

May 28, 2009

Together We Make Things Happen...

Attorney General Martha Coakley
Office of Attorney General Martha Coakley
One Ashburton Place
Boston, MA 02108

Director Daniel Crane
Office of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

Commissioner Steven L. Antonakes
Division of Banks
One South Station, 3rd Floor
Boston, MA 02110

**Re: Members Plus Credit Union
Notification of Potential Security Breach under Mass. Gen. Laws Ann. ch. 93H § 3**

Dear Attorney General Coakley, Director Crane and Commissioner Antonakes:

We write to advise you of an incident in which a box containing unencrypted discs of account statement images was not accounted for following the move of Members Plus Credit Union ("MPCU") on September 12, 2008 from 111 South Street, Somerville, Massachusetts to a new operations center at 29 High Street, Medford, Massachusetts. MPCU recently became aware of the missing box in early April 2009 and subsequently investigated the matter. The incident affected approximately 9,919 Massachusetts residents.

Learning about the Incident: MPCU hired Olympia Moving and Storage to manage the move, and rented moving boxes from Rent-A-Crate. On September 19, 2008, Rent-A-Crate informed us that one box was not returned. We surveyed our staff members who indicated that they were not aware of any missing boxes. We thus concluded that the box count was incorrect. On or about April 1, 2009, we were informed that a box containing statement images was not in our basement storage area. The information contained in the statement images included the names, addresses, and MPCU account information, including the account number, of members of MPCU. It also included the Social Security numbers of individuals who were members of MPCU between December 2000 and November 2001.

Medford Branch/Operations: 29 High Street • Medford, MA 02155 • Phone: 781-905-1500 • Fax: 781-306-0681
Adams Village Branch: 494 Gallivan Boulevard • Dorchester, MA 02124 • Phone: 617-265-6967 • Fax: 617-436-3245
Mass Ave. Branch: 1165 Massachusetts Avenue • Dorchester, MA 02125 • Phone: 617-541-6143 • Fax: 617-541-7637
Plymouth Branch: 600 Rocky Hill Road • Plymouth, MA 02360 • Phone: 508-830-8889 • Fax: 508-830-8881
Westwood Branch: 26 Dartmouth Street • Westwood, MA 02090 • Phone: 781-461-9662 • Fax: 781-461-9812

Web Site: www.memberspluscu.org

7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Additional information on identity theft or fraud can be found under the Consumer Protection Section of the Office of the Attorney General's website at www.mass.gov/ago.

MASSACHUSETTS GENERAL LAWS CHAPTER 93H NOTICE REQUIREMENTS

Under Massachusetts law (M.G.L. c. 93H), you have the right to obtain any police report filed 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);