

March 1, 2018

Bruce A. Radke
Shareholder
+1 312 609 7689
bradke@vedderprice.com

VIA E-MAIL (CONSUMER@AG.IOWA.GOV)

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, IA 50319-0106

Re: Notification of Potential Data Security Incident

Dear Madam/Sir:

We represent Centris Federal Credit Union (“Centris”) in connection with a recent incident that may have impacted the personal information of one thousand four hundred fifty one (1,451) Iowa residents. Centris is reporting a potential unauthorized access of unencrypted computerized data containing personal information of those one thousand four hundred fifty one (1,451) Iowa residents pursuant to IOWA CODE § 715C.2(8).

The investigation of this incident is ongoing, and this notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. Centris is advising you of this incident based on the information available to date. By providing this notice, Centris does not waive any potential rights or defenses regarding the applicability of Iowa law or personal jurisdiction in connection with this incident.

Background of the Incident

Centris, founded over 80 years ago, is one of Nebraska’s largest community chartered credit unions. Centris serves Douglas, Sarpy, Lincoln and Pottawattamie counties and has twelve (12) branches located in Omaha, Grand Island and North Platte, Nebraska and Council Bluffs, Iowa.

On January 15, 2018, the United States Secret Service provided two files to Centris. One of those files contained seven tables, two of which contain Centris data related to new account applications and consumer loan applications. Specifically, those two files contain individuals’ names and, in certain circumstances, Social Security numbers and/or driver’s license numbers. The Secret Service has not been able to provide further information on where it obtained the files due to its ongoing investigation. However, the Secret Service has confirmed that it has provided all the files in its possession that appear to contain Centris data.

The incident was limited to a subset of the credit union’s members or other individuals who have provided information to Centris. There is no evidence that anyone’s information has been misused and Centris believes that ninety-five percent (95%) of its members have not been impacted by this incident.

Upon learning of the incident, Centris promptly launched an internal investigation. Centris also retained Vedder Price P.C. ("Vedder Price"), a law firm with significant experience with such matters. Additionally, Centris and Vedder Price retained Navigant Consulting, Inc. ("Navigant"), a leading incident response and digital forensics firm, to assist in Centris' investigation and to conduct a forensic investigation into the incident. Centris also has begun to take measures to prevent this type of incident from occurring in the future.

Notice to the Iowa Residents

On March 1, 2018, Centris notified the one thousand four hundred fifty one (1,451) affected Iowa residents of the incident. Attached are the five sample notification letter templates that were sent to the affected Iowa residents via first-class United States mail.

Additionally, Centris has arranged to offer one (1) year of complimentary credit monitoring and identity theft protection services through Experian to the affected Iowa residents. Centris has also established a confidential inquiry line (1-888-890-4950) that the affected Iowa residents can contact between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday (excluding legal holidays) to ask questions and to receive further information regarding the incident.

Contact Information

Please contact me if you have any questions or if I can provide you with any further information concerning this matter. Thank you.

Very truly yours,



Bruce A. Radke

BAR/bah
Enclosures

cc: Steve Swanstrom, President & Chief Executive Officer, Centris Federal Credit Union



FEDERAL CREDIT UNION
 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>>
 <<Address 5>>
 <<City>><<State>><<Zip>>
 <<Country>>

<<Date>>

Dear <<Name 1>>:

Centris Federal Credit Union (“Centris”) values and respects your privacy, which is why we are writing to advise you about a recent incident that may affect your personal information, communicate the steps that we have taken to address the incident and provide you with guidance on what you can do to protect yourself.

On January 15, 2018, Centris became aware that a file containing Centris data had potentially been compromised. The file contained certain Centris information, including your name and driver’s license number. Upon learning of the incident, we promptly launched an internal investigation and retained a leading incident response and digital forensics firm to assist in our investigation. Additionally, we have already taken measures to help prevent this type of incident from occurring in the future.

Out of an abundance of caution, we are offering a complimentary one-year membership in Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We have established a direct telephone inquiry line to assist you with any questions you might have regarding this incident. This inquiry line is available, at no cost to you, between 8:00 a.m. and 8:00 p.m., Central time, Monday through Friday, at 1-888-890-4950.

We value the trust you place in us to protect the privacy and security of your personal information, and we apologize for any inconvenience or concern that this incident might cause you.

Sincerely,

Steve Swanstrom
 Steve Swanstrom
 President & Chief Executive Officer
 Centris Federal Credit Union

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a complimentary one-year membership in Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Date>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **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 Credit 3B online, please contact Experian's customer care team at 1-877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services provided by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian Credit Report at Sign-up:** 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.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high level of identity restoration support even after your Experian IdentityWorks Credit 3B membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>, or call 1-877-288-8057 to register with the Activation Code listed above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 1-877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and is intended for informational purposes only, and it does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your credit card account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to Centris Federal Credit Union and proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least ninety (90) days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

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

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Iowa Residents: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov



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>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>> <<Date>>

Dear Parent or Guardian of <<Name 1>>:

Centris Federal Credit Union (“Centris”) values and respects your minor child’s privacy, which is why we are writing to advise you about a recent incident that may affect your child’s personal information, communicate the steps that we have taken to address the incident and provide you with guidance on what you can do to protect your child.

On January 15, 2018, Centris became aware that a file containing Centris data had potentially been compromised. The file contained certain Centris information, including your child’s name and Social Security number. Upon learning of the incident, we promptly launched an internal investigation and retained a leading incident response and digital forensics firm to assist in our investigation. Additionally, we have already taken measures to help prevent this type of incident from occurring in the future.

Out of an abundance of caution, we are offering a complimentary one-year membership in Experian IdentityWorksSM Minor Plus. This product provides you with Internet surveillance of your child’s personal information. In addition, IdentityWorks Minor Plus will tell you if your child has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We have established a direct telephone inquiry line to assist you with any questions you might have regarding this incident. This inquiry line is available, at no cost to you, between 8:00 a.m. and 8:00 p.m., Central time, Monday through Friday, at 1-888-890-4950.

We value the trust you place in us to protect the privacy and security of your child’s personal information, and we apologize for any inconvenience or concern that this incident might cause you.

Sincerely,


Steve Swanstrom
President & Chief Executive Officer
Centris Federal Credit Union

Activating Your Complimentary Credit Monitoring

To help protect your child's identity, we are offering a **complimentary** one-year membership in Experian IdentityWorksSM Minor Plus. This product monitors for the creation of a credit file in your child's name, and it includes Internet surveillance and identity theft insurance at no cost.

Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<Enrollment Date>> (Your Activation Code will not work after this date.)
2. VISIT the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the **Activation Code**: <<Activation Code>> and the parent's/guardian's information
4. PROVIDE your child's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks Minor Plus online, please contact Experian's customer care team at 1-877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services provided by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity restoration specialists are immediately available to help you address credit related and non-credit related fraud for your child.

Once you enroll your child in Experian IdentityWorks Minor Plus, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minor children in your household have an Experian credit report, and alerts to all names, aliases and addresses that become associated with your child's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms and bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARETM:** Receive the same high level of identity restoration support even after the Experian IdentityWorks Minor Plus membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your child's membership today at <https://www.experianidworks.com/minorplus>, or call 1-877-288-8057 to register with the activation code above.

What you can do to protect your child's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your child's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only, and it does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your child's account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your child's credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll free 1-877-322-8228 or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your child's credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your child's credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your child's credit files, is as follows:

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P.O. Box 105788
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your child's credit report. An initial fraud alert is free and will stay on your child's credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your child's report and requests that the creditor contact you, as the parent or guardian, prior to establishing any new accounts in your child's name. To place a fraud alert on your child's credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your child's credit file, so that no new credit can be opened in your child's name without the use of a PIN number that is issued to your child when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your child's credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to obtain access to your child's credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your child's ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your child's credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

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

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Iowa Residents: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

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1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov



FEDERAL CREDIT UNION
 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 Parent or Guardian of <<Name 1>>:

Centris Federal Credit Union (“Centris”) values and respects your minor child’s privacy, which is why we are writing to advise you about a recent incident that may affect your child’s personal information, communicate the steps that we have taken to address the incident and provide you with guidance on what you can do to protect your child.

On January 15, 2018, Centris became aware that a file containing Centris data had potentially been compromised. The file contained certain Centris information, including your child’s name, Social Security number and driver’s license number. Upon learning of the incident, we promptly launched an internal investigation and retained a leading incident response and digital forensics firm to assist in our investigation. Additionally, we have already taken measures to help prevent this type of incident from occurring in the future.

Out of an abundance of caution, we are offering a complimentary one-year membership in Experian IdentityWorksSM Minor Plus. This product provides you with Internet surveillance of your child’s personal information. In addition, IdentityWorks Minor Plus will tell you if your child has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We have established a direct telephone inquiry line to assist you with any questions you might have regarding this incident. This inquiry line is available, at no cost to you, between 8:00 a.m. and 8:00 p.m., Central time, Monday through Friday, at 1-888-890-4950.

We value the trust you place in us to protect the privacy and security of your child’s personal information, and we apologize for any inconvenience or concern that this incident might cause you.

Sincerely,

 Steve Swanstrom
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Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<Enrollment Date>> (Your Activation Code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the **Activation Code**: <<Activation Code>> and the parent's/guardian's information
4. PROVIDE your child's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks Minor Plus online, please contact Experian's customer care team at 1-877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services provided by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

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What you can do to protect your child's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your child's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only, and it does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

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P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

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TransUnion Security Freeze
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P.O. Box 6790
Fullerton, CA 92834

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Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov



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>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

Centris Federal Credit Union (“Centris”) values and respects your privacy, which is why we are writing to advise you about a recent incident that may affect your personal information, communicate the steps that we have taken to address the incident and provide you with guidance on what you can do to protect yourself.

On January 15, 2018, Centris became aware that a file containing Centris data had potentially been compromised. The file contained certain Centris information, including your name and Social Security number. Upon learning of the incident, we promptly launched an internal investigation and retained a leading incident response and digital forensics firm to assist in our investigation. Additionally, we have already taken measures to help prevent this type of incident from occurring in the future.

Out of an abundance of caution, we are offering a complimentary one-year membership in Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

We have established a direct telephone inquiry line to assist you with any questions you might have regarding this incident. This inquiry line is available, at no cost to you, between 8:00 a.m. and 8:00 p.m., Central time, Monday through Friday, at 1-888-890-4950.

We value the trust you place in us to protect the privacy and security of your personal information, and we apologize for any inconvenience or concern that this incident might cause you.

Sincerely,

Steve Swanstrom
President & Chief Executive Officer
Centris Federal Credit Union

Activating Your Complimentary Credit Monitoring

To help protect your identity, we are offering a complimentary one-year membership in Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Date>> (Your code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the 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 Credit 3B online, please contact Experian's customer care team at 1-877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services provided by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian Credit Report at Sign-up:** 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.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high level of identity restoration support even after your Experian IdentityWorks Credit 3B membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>, or call 1-877-288-8057 to register with the Activation Code listed above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 1-877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and is intended for informational purposes only, and it does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your credit card account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to Centris Federal Credit Union and proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll free 1-877-322-8228 or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax
1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least ninety (90) days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

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

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Iowa Residents: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft at:

Office of the Attorney General
220 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
www.ncdoj.com



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>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

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1-800-349-9960
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion
1-888-909-8872
www.transunion.com
P.O. Box 2000
Chester, PA 19022

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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

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Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowaattorneygeneral.gov

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft at:

Office of the Attorney General
220 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
www.ncdoj.com