

Appalachian Community Federal Credit Union  
c/o Cyberscout  
555 Monster Rd SW  
Renton, WA 98057  
USBFS2647

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[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



December 30, 2025

**Re: *Notice of Data Event***

Dear [REDACTED]:

Appalachian Community Federal Credit Union takes the privacy and security of personal information seriously. As part of that commitment, we are notifying you of a data event involving our Credit Union's computer network.

This notice contains resources and steps you may take to protect your information, should you feel it appropriate to do so. Please read this letter carefully.

***What Happened?***

On October 7, 2025, we learned of a disruption to our computer systems. We took our network offline and partnered with forensic specialists to investigate the nature and scope of the disruption. As part of our investigation, we confirmed on October 10, 2025, that data was taken from our network. We then commenced a thorough review of the data to determine whether it contained any sensitive personal information, identify the individuals to whom the information belonged, and confirm their last known addresses so they could be notified out of an abundance of caution. This review concluded on December 1, 2025. We are now notifying potentially impacted individuals, though we have no evidence of any actual or attempted fraud or misuse because of this incident to date.

We also want to point out that this disruption did not affect our core system, which serves as the operating system for our essential day-to-day operations.

***What Information Was Involved?***

We confirmed your name, Social Security number, and financial account information were contained within files taken from our network. We reiterate we have received no reports of fraud or identity theft occurring as a result of this incident.

***What We Are Doing.***

Upon experiencing the disruption, we took immediate action by disconnecting our network from the internet. We partnered with forensic specialists to perform an investigation into the event and restore our operations safely and securely. We reset user passwords and reported the incident to federal law

enforcement. We are also reviewing existing security controls, policies and procedures we have in place to remain resilient against future threats.

As an added precaution to help protect your information, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for [REDACTED] from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you discover suspicious activity. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions for how to enroll are below.

***What You Can Do.***

We encourage you to remain vigilant for incidents of identity theft and fraud — from any source. You should review and monitor your account statements and credit reports for suspicious activity and errors, and report any suspicious activity to ACFCU, the financial institution and/or service provider. Please refer to the enclosed “Steps You Can Take to Help Protect Your Information,” which contains additional resources you may take advantage of, should you find it appropriate to do so.

To enroll in the Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

***For More Information.***

Appalachian Community Federal Credit Union regrets any concern or inconvenience this incident may cause you. If you have any questions or requests, please contact our dedicated assistance line at 1-833-974-3407, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please be prepared to supply the fraud specialist with your unique code listed above.

We want to emphasize that we remain committed to protecting the privacy and security of information entrusted to our care.

Sincerely,

*Andrew J. Mullins*

Andrew J. Mullins, III  
President/Chief Executive Officer  
Appalachian Community Federal Credit Union

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Monitor Your Accounts and Credit Reports.** Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To obtain a free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

**Report Suspected Fraud.** 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, the state Attorney General, and the FTC.

**Place Fraud Alerts.** You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

**Place Security Freeze.** As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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.

To place a fraud alert or credit freeze, contact the three major credit reporting bureaus listed below:

<b>TransUnion</b> 1- 800-916-8800 <a href="http://www.transunion.com">www.transunion.com</a> <b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000 <b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a> <b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013 <b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax</b> 1-888-378-4329 <a href="http://www.equifax.com">www.equifax.com</a> <b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069 <b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788
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**Obtain 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](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and [oag.dc.gov](http://oag.dc.gov).

*For Maryland Residents*, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; and [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

*For New Mexico Residents*, you have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit [www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/fair-credit-reporting-act/](http://www.consumerfinance.gov/compliance/compliance-resources/other-applicable-requirements/fair-credit-reporting-act/), [www.ftc.gov](http://www.ftc.gov), 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](http://www.ncdoj.gov).

Appalachian Community Federal Credit Union may be reached by mail at 201 East New Street, Kingsport, TN 37660. This notice has not been delayed by law enforcement.