



Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024

Postal Endorsement Line

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

December 31, 2025

**IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY**

Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Energy Capital Credit Union ("ECCU"). We are writing to provide you with information regarding a recent cybersecurity incident that potentially involved your personal information. Please read this notice carefully, as it provides information about the incident, the complimentary identity monitoring services we are making available to you, and precautionary measures you can take to protect your information.

*What Happened?*

On November 19, 2024, we discovered that an unauthorized actor gained access to our network.

*What Are We Doing?*

Upon learning of the issue, we secured our network and commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. Following the completion of our investigation, it was determined that some of our files may have been accessed by the unauthorized individual(s) between October 29, 2024, and November 19, 2024. We conducted a thorough review of the potentially impacted data and on December 4, 2025, we determined that the impacted files may have contained your personal information.

*What Information Was Involved?*

The potentially impacted information includes [REDACTED]

*What You Can Do.*

**To date, we do not have evidence that your information has been used to commit financial fraud or identity theft.** Nevertheless, out of an abundance of caution, we want to make you aware of the incident and provide you access to complimentary credit monitoring services through Financial Shield Complete for [REDACTED] as a precaution. This letter provides more information about the complimentary services, enrollment instructions, and other measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

*For More Information.*

**If you have questions, please contact our dedicated and confidential call center at [REDACTED].** The response line is available between the hours of 9:00 a.m. to 9:00 p.m. Eastern time, Monday through Friday, excluding holidays. We have taken this matter very seriously and apologize for any inconvenience or concern this may cause.

Sincerely,  
Energy Capital Credit Union  
18540 Northwest Fwy, Houston, TX 77065

– OTHER IMPORTANT INFORMATION –

1. **Enrolling in Complimentary Credit Monitoring.**



Activation Code: [REDACTED]  
Enrollment Deadline: [REDACTED]  
Service Term: [REDACTED]

**Key features of Financial Shield Complete** include 1-Bureau Credit Monitoring, Financial Transaction Monitoring, High-Risk Transaction Monitoring, Bank & Financial Account Monitoring, Home Title Monitoring, Real-Time Authentication Alerts, Fictitious Identity Monitoring, Address Change Monitoring, Monthly Credit Score and Tracker (VantageScore 3.0), Spend Tracking by Category, and \$1 Million Identity Theft Insurance\*\*.

**How To Enroll:**

1. **Visit:** [REDACTED]
2. **Enter your unique Activation Code:** [REDACTED]  
Enter your Activation Code and click 'Redeem Code'.
3. **Create Your Account:** Enter your email address, create your password, and click 'Create Account'.
4. **Register:** Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
5. **Complete Activation:** Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is [REDACTED]. After [REDACTED] the enrollment process will close, and your Financial Shield code will no longer be active. **If you do not enroll by [REDACTED] you will not be able to take advantage of Financial Shield, so please enroll before the deadline.** If you need assistance with the enrollment process or have questions regarding Financial Shield, please call Financial Shield directly at [REDACTED].

\*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period. \*\*Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and 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.

2. **Placing a Fraud Alert.**

We recommend that you place a one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

***Equifax***

Equifax Information Services LLC  
P.O. Box 105069, Atlanta, GA 30348  
[www.equifax.com/personal/credit-report-services/credit-fraud-alerts/](http://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/)  
1-888-EQUIFAX (1-888-378-4329)

***Experian***

P.O. Box 9532, Allen, TX 75013  
[www.experian.com/fraud](http://www.experian.com/fraud)  
1-888-EXPERIAN (1-888-397-3742)

***TransUnion***

Fraud Victim Assistance Department  
P.O. Box 2000, Chester, PA 19016  
[www.transunion.com/fraud-alerts](http://www.transunion.com/fraud-alerts)  
(800) 916-8800; (800) 680-7289

3. **Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

***Equifax Security Freeze***

Equifax Information Services LLC  
P.O. Box 105788, Atlanta, GA 30348  
[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)  
1-888-EQUIFAX (1-888-378-4329)

***Experian Security Freeze***

P.O. Box 9554, Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
1-888-EXPERIAN (1-888-397-3742)

***TransUnion Security Freeze***

P.O. Box 160, Woodlyn, PA 19094  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)  
(800) 916-8800; (888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. If you do place a security freeze prior to enrolling in a credit monitoring service, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

#### **4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### **5. Protecting Medical Information.**

As a general matter, the following practices can help deter, detect, and protect from medical identity theft. For more information visit [consumer.ftc.gov/articles/what-know-about-medical-identity-theft](http://consumer.ftc.gov/articles/what-know-about-medical-identity-theft). Only share health insurance cards with health care providers and other family members who are covered under the insurance plan or who help with medical care. Review the “explanation of benefits statement” which is provided by the health insurance company. Follow up with the insurance company or care provider for any items not recognized. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date. Ask the insurance company for a current year-to-date report of all services paid for the impacted individual as a beneficiary. Follow up with the insurance company or the care provider for any items not recognized.

#### **6. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone: 515-281-5164.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General’s Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov), Telephone: 888-743-0023.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report 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.

**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 agencies 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. In addition, you have the right to obtain a security freeze (as explained above) or submit a declaration of removal. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act. For more information about the FCRA, please visit [www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General’s Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; [ag.ny.gov/consumer-frauds-bureau/identity-theft](http://ag.ny.gov/consumer-frauds-bureau/identity-theft); Telephone: 800-771-7755.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General’s Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General’s Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us](http://www.doj.state.or.us), Telephone: 877-877-9392.

**Rhode Island Residents:** You have the right to obtain a police report if one was filed, or alternatively, you can file a police report. Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above. In order to request a security freeze, you may need to provide the following information: your full name

(including middle initial as well as Jr., Sr., II, III, etc.); Social Security number; date of birth; complete address; prior addresses; proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.); and if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. When you place a security freeze on your credit report, within five (5) business days you will be provided with a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number or password provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) the proper information regarding the period of time for which the report shall be available to users of the credit report. There were [REDACTED] Rhode Island residents impacted.

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, [oag.dc.gov/consumer-protection](http://oag.dc.gov/consumer-protection), Telephone: 202-442-9828.