

Data Event

Notice of Data Event

MetroWest Community Federal Credit Union – March 11, 2026

This notice provides information about an incident that may affect the privacy of some personal information related to certain individuals. MetroWest Community Federal Credit Union (“MetroWest”) recently mailed letters to impacted individuals. This notice is for the small number of impacted individuals for whom MetroWest did not have addresses. Protecting the confidentiality, privacy, and security of the information entrusted to MetroWest is a top priority, and MetroWest is acting quickly and diligently to address this matter.

What Happened? On September 1, 2025, MetroWest began receiving alerts for suspicious activity on certain systems in its network. Upon learning this, MetroWest launched an investigation with the assistance of third-party forensic specialists to determine the nature and scope of the activity. The forensic investigation determined that on September 3, 2025, there was unauthorized access to certain systems and certain files were copied without permission. MetroWest undertook a comprehensive review of the data at risk to assess what sensitive information could be affected, and to whom it relates. MetroWest then worked to identify addresses for impacted individuals and entities in order to provide notice.

What Information Was Involved? The information present in the impacted files contains some or all of the following: name, address, financial account number with or without routing number, payment card number, date of birth, Social Security number, driver’s license number, and taxpayer identification number.

What We Are Doing. MetroWest takes the confidentiality, privacy, and security of information in its care seriously. Upon learning of the incident, MetroWest immediately took action to protect its systems, commenced an investigation, and hired forensic specialists to identify the nature and scope of the activity. Further, MetroWest reported the event to law enforcement. MetroWest mailed letters to impacted individuals for whom it has complete address information. If you did not receive a letter but think you may have been impacted, please contact the dedicated assistance line listed in the *For More Information* section below.

For More Information. MetroWest encourages individuals with questions to call MetroWest's dedicated assistance line at 1-833-745-0835 which is available Monday through Friday, between the hours of 8:00 a.m. and 8:00 p.m. Central Time, excluding major U.S. holidays. You can also write to MetroWest at MetroWest Community Federal Credit Union, 200 Concord Street, Framingham, MA 01702.

What You Can Do. MetroWest encourages impacted individuals to remain vigilant against incidents of identity theft and fraud by reviewing their relevant account statements and monitoring their free credit reports for suspicious activity and to detect errors over the next twelve (12) to twenty-four (24) months. If fraudulent or suspicious activity is identified, impacted individuals are encouraged to report it to the relevant organization and law enforcement. MetroWest also recommends impacted individuals review the *Monitor Your Accounts* section below. There you will find additional information regarding ways to monitor and protect your information.

Monitor Your Accounts. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's

credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

Full name (including middle initial as well as Jr., Sr., II, III, etc.);

1. Social Security number;
2. Date of birth;
3. Addresses for the prior two to five years;
4. Proof of current address, such as a current utility bill or telephone bill;
5. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
6. 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.

Should consumers wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

EQUIFAX

<https://www.equifax.com/personal/credit-report-services/>

1-888-298-0045

Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069

Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788

EXPERIAN

<https://www.experian.com/help/>

1-888-397-3742

Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013

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

TRANSUNION

<https://www.transunion.com/data-breach-help>

1-833-799-5355

TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016

TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience

identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

Under Massachusetts law, 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.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

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 <https://www.marylandattorneygeneral.gov/>. Consumers can write to MetroWest at MetroWest Community Federal Credit Union, 200 Concord Street, Framingham, MA 01702. Consumers can also contact MetroWest directly by calling 1-877-482-6055, Monday through Friday, between the hours of 8:30 a.m. and 4:45 p.m. Eastern Time.

For New Mexico residents, consumers 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, DC 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, individuals have the right to obtain any police report filed in regard to this event.

Contact Us

200 Concord Street
Framingham,
MA 01702

Phone: (508)
879-5522
Routing #
211382986



Quick Links

[Credit Card Login](#)

[Shared Branching](#)

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[Disclosures](#)

[Membership Application](#)

Message Us

Email (required)

Message (required)

*APR = Annual percentage rate. Rate based on creditworthiness and term of loan.

**APY = Annual percentage yield. Rates are subject to change at any time and are not guaranteed.

We provide links to third party partners, independent from MetroWest Community FCU. These links are provided only as a convenience. We do not manage the content of those sites. The privacy and security policies of external websites will differ from those of MetroWest Community FCU.

