Important Notice to Members

Cybersecurity Incident

We wish to make Members aware of a recent cybersecurity incident involving a technology provider used by Member First and a number of other credit unions.

Firstly, we want to reassure all Members that your money and accounts with Member First Credit Union remain safe and secure.

Based on the information currently available, **Members' accounts, balances, passwords, PINs and online banking login details have not been affected.**

What happened?

On the 16th November 2026, our technology provider advised us that, between the 2nd and the 4th October 2026, an unauthorised third party had accessed its systems and retrieved information relating to saved payment beneficiaries (payees).

This information may include payee bank account details, payee IBANs and payee payment references. We are continuing to establish what MFCU Members' information was affected.

The security issue has now been fixed.

What have we done?

Following notification, we took steps to protect our Members and assess the impact:

- Reviewed Members' accounts and engaged independent IT security specialists to check our systems.
- Notified the Central Bank of Ireland and prepared an interim report for the Data Protection Commission.
- Reviewed the information provided by our technology provider and informed Members once we had a clearer understanding of the incident.

What should Members do?

No action is required at this time – **your money is safe**.

As always, we are reminding Members to remain alert to unexpected calls, emails or text messages.

Information about saved payees could potentially be used to make a scam appear more convincing.

Please remember:

- Never share your password, PIN or security codes.
- Never transfer money to a so-called "safe account".
- Avoid suspicious links.
- You can change your online banking password as an additional precaution if you wish.

Need more information?

If you have any questions or concerns, please speak to us on 01 8513400, contact us at info@mfcu.ie or call into any branch.

We will provide further updates as information becomes available.

Member First Credit Union