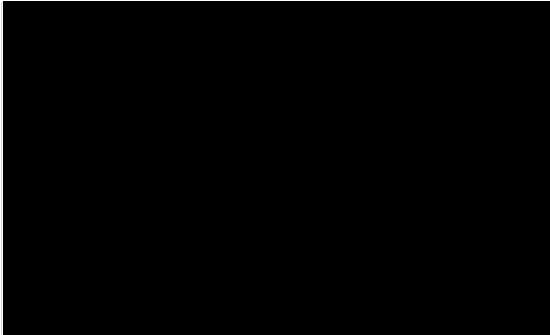




September 12, 2024



We are contacting you because we have learned of a data security incident that affected your data stored at our institution. At Savers Bank, we take the privacy and security of personal information in our possession very seriously, which is why we are sending this letter to provide you with details of what happened, the measures we have taken in response, and to provide you with details on proactive steps you may consider in helping to protect your information.

What Happened? On or around August 8, 2024, certain pieces of personal data were mistakenly sent to the wrong customer electronically. The error was identified by our back-office team, and immediate steps were taken to address the situation.

What Information Was Involved?

The information that was inadvertently shared included:

- Your name
- Your address
- Your phone number
- Your full account number
- Your full debit card number

What We Are Doing. Upon discovery, we acted quickly to contain the incident and notify you promptly. We have no reason to believe that your information was misused; however, as a precaution, we recommend that you monitor your accounts closely and take steps to safeguard your information. We have issued a replacement debit card, and you should have received it by now. If you have not received your replacement card, please contact us.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

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

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze.html

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies noted above:

To request a security freeze, you will need to provide the following information:

1. Full name and any suffixes.
2. Social Security Number.
3. Date of birth.
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years.
5. Proof of current address such as a current utility bill or telephone bill.
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The consumer reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

To determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center
600 Pennsylvania Ave., NW
Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft
877-IDTHEFT (438-4338)

Please be assured that we take the protection of personal information very seriously and are taking steps to prevent a similar occurrence. Please feel free to contact us with questions by emailing us at marketing@saversbank.com.

Sincerely,

April E. Sterndale

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VP, Compliance, CRA & Information Security Officer

Savers Bank