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Raynham, MA 02767

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October 15, 2024

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Notice of Data Breach

We are writing to notify you of a recent data breach that involved your personal information. This letter outlines what happened, shares some actions you can take to protect yourself, and informs you of your rights.

Keeping your information secure and confidential is one of our most important responsibilities, and we regret any concern or inconvenience that this may cause you. While we are confident this incident has been mitigated and any risk to your privacy is low, we are notifying you so we can work together in order to protect your personal information.

What Happened?

On September 5, 2024, we discovered that a third-party vendor made an administrative error on August 26, 2024, which led to the unauthorized disclosure of some of your personal information to another financial institution. We are confident that the risk of harm to our customers is minimal due to the following factors:

- (1) Confidentiality Agreements: Both the third-party vendor and the receiving financial institution are bound by confidentiality agreements that prohibit the unauthorized use or disclosure of confidential information, including your personal information;
- (2) Regulatory Oversight: Both institutions are subject to regulatory oversight; and
- (3) Immediate Destruction: The receiving financial institution has provided us with a Certificate of Destruction confirming that all information was promptly and securely destroyed.

What Information Was Involved?

The personal information that may have been accessed includes the data we have on file for you, such as your name, address, social security number, date of birth, account number(s), and transactional details.



What We Are Doing

We have addressed this incident with the third-party and have reiterated the importance of properly handling and safeguarding customer information following established procedures. We have also received reassurances through receipt of a Certificate of Destruction that the data was securely destroyed by the financial institution that received the information.

We Are Offering You Additional Safeguards

The following pages of this letter provide actions you can take to protect yourself and information to make you aware of your rights.

To help prevent possible misuse of your personal information, we will be offering a complimentary 18-month membership of OnAlert® (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. To activate your membership in OnAlert and start monitoring your personal information please enroll at <https://onalert.info/bluestone> by December 31, 2024. Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at 844-702-3892. A credit card is not required for enrollment into OnAlert. Customer care hours are Monday-Friday 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT. Access to an email address is required for enrollment.

Once you enroll, you can contact OnAlert's customer care team immediately regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

With OnAlert (Essential Bundle), you will have access to the following features:

- **Single-Bureau Credit Report and Manual VantageScore® from Experian®***: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian**: Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- **Automatic VantageScore Tracker**: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- **VantageScore Simulator**: Interactive credit score simulator you can use to see how actions will potentially impact your Experian credit score.
- **Personalized Credit & Identity Alert Videos**: Credit and identity education videos.
- **Real Time Authorization Alerts**: Notifications of when your personal information is used for new applications or identity authorizations.
- **Dark Web Monitoring**: Internet and dark web surveillance monitoring of your personal information.
- **ChexSystems Monitoring and Alerts**: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- **Full-Service Restoration**: Certified Identity Theft Restoration Specialists available for assignment to help you address credit and non-credit related fraud.
- **Lost Wallet Assistance**: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance****: Reimbursement for certain ancillary expenses associated with restoring your identity.

* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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What You Can Do

Here's what you can do to protect yourself from identity theft and fraud:

- **Remain vigilant** Bluestone Bank recommends that you monitor your account(s) vigilantly over the next 12 to 24 months. You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account.
- **Report any suspicious or unauthorized activity** If you suspect any additional fraud incidents or suspect identity theft, please report these promptly to Bluestone Bank. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission (FTC). The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1.877.IDTHEFT (1.877.438.4338) or visit consumer.gov/idtheft.
- **Carefully monitor your credit report.** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months. You may also have information relating to fraudulent transactions deleted from your credit report. To order your free annual credit report from a national consumer reporting company, visit annualcreditreport.com, call toll-free 877.322.8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Place a free fraud alert or security freeze on your credit file.** A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts – and alerts them of possible fraudulent activity. Fraud alerts last 90 days unless you manually renew them or use an automatic fraud alert feature. Refer to the section titled Federal Fair Credit Reporting Act Rights for information on a security freeze.

You can contact the credit reporting agencies directly at:

Equifax 1-800-525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 https://www.equifax.com/personal	Experian 1-888-397-3742 P.O. Box 2104 Allen, TX 75013-0949 https://www.experian.com	TransUnion Corp 1-800-888-4213 P.O. Box 2000 Chester, PA 19016 https://www.transunion.com
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Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>, by visiting annualcreditreport.com, **by calling 1-877-322-8228**, or by mailing: Federal Trade Commission Consumer Response, 600 Pennsylvania Avenue, Washington, DC 20580.

How to Contact Bluestone Bank for More Information

Your relationship is important to us. If you have any questions or would like to discuss this matter further, please contact our Customer Care Center at 800.356.8622. Our specialists are available 8:00am – 5:00pm Monday through Wednesday, 8:00am – 6:00pm Thursday and Friday, and 8:30am – 12:30pm Saturday.

Thank you for your patience and understanding. We appreciate the opportunity to regain your trust.

Sincerely,



Benjamin Lord
Executive Vice President, Chief Operating Officer

Federal Fair Credit Reporting Act Rights

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

IF YOU ARE A MASSACHUSETTS RESIDENT

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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-888-909-8872
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/freeze/center.html	https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);

7. Social Security Card, pay stub, or W2;
8. 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 credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

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