



Date

Customer Name

Address

City, State, Zip

**IMPORTANT NOTICE ABOUT YOUR WEBSTER FIVE DEBIT CARD**

Dear Webster Five Customer,

Re: Card Number Ending in XXX

We are writing to inform you that your debit card may have been compromised as the result of a security breach of a merchant's network. Out of an abundance of caution and to protect you from potential unauthorized charges, we have issued you a new debit card. You should receive your new card within 7-10 business days.

We would like to emphasize that Webster Five's systems and networks were not breached at any time, and the confidentiality of your information remains our priority.

To protect yourself, we recommend you do the following:

- Activate your new card immediately by following instructions enclosed with the card, as your old card will become inactive no later than DATE.
- If you would like to deactivate your existing card immediately: report your card as stolen through Webster Five's digital banking platforms, contact us at 1-800-696-9401 or visit one of our seven branch locations.
- Contact service providers that use your card to automatically bill you and provide them with your new card number.
- Review your deposit account activity or statements as soon as possible for any unusual or unauthorized transactions.
- If you identify unauthorized charges, please notify us immediately so we may work with you to file a dispute.
- Review the reverse side of this letter for recommended actions you may take to protect yourself against unauthorized use of your personal information.
- Sign up for Webster Five Digital Banking, a free service to you, to manage your accounts and debit card(s) online. You can enroll at <https://www.web5.com> by clicking on "SIGN UP NEW ACCOUNT" on the right side of your screen.

We apologize for the inconvenience and thank you for banking us.

Sincerely,

Webster Five Cents Savings Bank

### **Recommendations to Protect Yourself against Unauthorized Use of Your Personal Information**

- You should always carefully review your account statements and notify us of any suspicious activity.
- You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact one of the three credit reporting agencies below.

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

Equifax  
1-800-349-9960  
P.O. Box 740256  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

TransUnion  
1-888-909-8872  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

- If you suspect your identity has been stolen, we encourage you to file an FTC Affidavit with the Federal Trade Commission. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261, or visit the Federal Trade Commission's website at [identitytheft.gov](http://identitytheft.gov), to report identity theft and get a recovery plan.
- To request a security freeze, you will need to provide the following information:
  - Your full name (including middle initial as well as Jr., Sr., II, III, etc.), Social Security number and date of birth.
  - If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
  - Proof of current address, such as current utility bill or telephone bill.
  - A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.).
  - If you are a victim of identity theft, include a copy of the police report, investigative report or complaint to a law enforcement agency concerning the identity theft.

Agencies must process online or phone requests within 1 business day, and written requests within 3 business days. The credit bureaus must also send written confirmation to you within 5 business days and each bureau will 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. A reporting agency will not charge to freeze, unfreeze, and temporarily lift a freeze on your credit, and it will not affect your credit score.

- If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have the right to obtain a copy of any police report you file.