



December 16, 2024

RE: IMPORTANT INFORMATION ABOUT YOUR PERSONAL INFORMATION

Dear _____ :

We are writing to explain a recent security incident involving unauthorized acquisition of your personal information that occurred on December 16, 2024. Your personal information including your name, address, date of birth and social security number were sent to two law firms in error. We have no knowledge of your information being used and have been assured that the involved parties have destroyed the information. However, we want to inform you of what we are doing to protect you and what you can do to protect yourself.

Your account security is a top priority for us, if you choose to purchase credit monitoring for identity theft protection, please forward the bill and the bank will reimburse you for 24 months of coverage.

Here are the actions we recommend you take to protect yourself, and what we will do to assist you:

1. You should be mindful for the next 12 to 24 months in reviewing your account statements and notify us of any suspicious activity. For your convenience you can monitor your account online at www.capeannsavings.bank.
2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. 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. 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 the three credit reporting agencies below.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at www.ftc.gov, or www.consumer.gov/idtheft to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.

109 MAIN STREET, GLOUCESTER, MA 01930 PH: 978.283.0246
4 SCHOOL HOUSE ROAD, GLOUCESTER, MA 01930 PH: 978.283.0246
17 BEACH STREET, MANCHESTER-BY-THE-SEA, MA 01944 PH: 978.526.7122
247 MAIN STREET, ROCKPORT, MA 01966 PH: 978.546.7185

4. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth.
2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years.
3. Proof of current address, such as a current utility bill or telephone bill.
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. 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.
6. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only).

The credit reporting agencies have 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 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. A consumer reporting agency may charge a reasonable fee, not to exceed \$5.00, to a consumer who elects to freeze, lift or remove a freeze from a consumer report, except that a consumer reporting agency may not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.

5. 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 a right to obtain a copy of any police report that you file.

Cape Ann Savings bank takes your account security and privacy very seriously. We will continue to monitor the effects of this security incident and want to ensure that you are aware of the resources available to you. If you have any questions of concerns pertaining to this matter, please do not hesitate to contact me at 978-283-0246.

Sincerely,

Cape Ann Savings Bank

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