

## CUSTOMER LETTER

September 2, 2025

Name 1  
Name 2  
Name 3  
Name 4

RE: Notice Regarding Possible Loss of Customer Information

We are writing to let you know about a data security incident at Greenfield Cooperative Bank that affected your account information. Because the Bank does not have your current address, the monthly paper statements for your account are delivered to the Bank via an express courier company. The Bank discovered we did not receive the package of monthly accountholder statements dated June 13, 2025. While the express courier company received and processed the package containing those statements, the courier company does not have any record of the package being delivered to the Bank or to any other address. The courier company investigated but has been unable to locate the package in its distribution center and has deemed it lost. To note, the Bank did receive the statement, dated July 15, 2025.

We regret that this incident may affect you. We take our obligation to safeguard personal information very seriously and, therefore, we are alerting you so you can take steps to protect yourself. We encourage you to remain vigilant and regularly review and monitor your credit reports and account statements.

We are in the process of completing our investigation and addressing all procedures for improvement to help ensure that this type of incident does not happen in the future. Based on this review we want to inform you that the following personal information was included in the security incident:

- Name
- Address
- Account Number Ending xx
- Account Activity

Please contact the Bank at (877) 682-0334 as soon as possible if the above address is not your current address so we can ensure you receive notices and communications regarding your accounts.

As a safeguard, you can establish online and mobile banking transaction alerts on your account. The Bank will always automatically send you online banking security alerts for: ID, Password, Security Information, and email Address changes. Transaction Alerts can be established by accessing Services under your name on the upper right-hand corner of your online banking or mobile app screen and using the Manage My Alerts tab.

For more information on identity theft and ways to protect your identity, please visit the website of the following state/federal agencies:

Federal Trade Commission: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

Please take appropriate steps to prevent potential harm. We recommend that you monitor your financial accounts closely and promptly contact the financial institution if you see any unauthorized activity. You also should promptly report any fraudulent activity or any suspected incident of identity theft to proper law enforcement authorities.

You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, call toll-free at (877) 322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information that is not accurate, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

To protect yourself from the possibility of identity theft, you may want to consider placing a fraud alert on your credit files. An initial fraud alert is free and will stay on your credit report for at least 90 days. The alert informs creditors of the possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Another option to consider is placing a security freeze with the credit reporting agencies. A security freeze prevents unauthorized access to your credit report. However, a security freeze may also limit your ability to open new accounts yourself until you authorize access for specific creditor(s). You may place a security freeze on your credit report at no charge. You may call any one of the three credit reporting agencies; they can assist you in placing automatic fraud alerts and/or security freezes with all the agencies.

Maintaining the integrity of our customers' confidential information is extremely important to us. We sincerely apologize for any inconvenience you may have experienced. I have included a Reference Guide that provides details on the steps outlined in this letter.

If you have any questions regarding this incident, please contact me at 413-773-6126 or Jennica Gallagher at 413-322-7101.

Sincerely,

Mary J. Rawls  
Executive Vice President

## Reference Guide

We encourage individuals to take the following steps to review and monitor credit reports:

### Order Your Free Credit Report:

To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number, or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open and medical bills you do not recognize. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

If you find items you do not understand in your report, call the relevant credit bureau at the number given in the report. Credit bureau staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission. If you detect any unauthorized transactions in your financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)

[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

#### Place a Fraud Alert on Your Credit File:

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.

##### Equifax

P.O. Box 740241

877-478-7625

[www.equifax.com](http://www.equifax.com)

Atlanta, Georgia 30374-0241

##### Experian

P.O. Box 9532

888-397-3742 [www.experian.com](http://www.experian.com)

Allen, Texas 75013

##### TransUnion

Fraud Victim Assistance Division

800-680-7289

[www.transunion.com](http://www.transunion.com)

P.O. Box 6790

Fullerton, California 92834-6790

#### Place a Security Freeze on your Credit Report:

You have a right to place a “security freeze” on your credit report at no cost, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail to 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:

##### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

##### Experian Security Freeze

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

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 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.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purpose of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

## FOREIGN CUSTOMER LETTER

September 2, 2025

Name 1  
Name 2  
Name 3  
Name 4

RE: Notice Regarding Possible Loss of Customer Information

We are writing to let you know about a data security incident at Greenfield Cooperative Bank that affected your account information. Because you have an address outside the United States, the monthly paper statements for your account are delivered to the Bank via an express courier company, and then the Bank mails the statements to your foreign address. The Bank discovered we did not receive the package of monthly accountholder statements dated June 13, 2025. While the express courier company received and processed the package containing those statements, the courier company does not have any record of the package being delivered to the Bank or to any other address. The courier company investigated but has been unable to locate the package in its distribution center and has deemed it lost. To note, the Bank did receive the statement, dated July 15, 2025.

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For more information on identity theft and ways to protect your identity, please visit the website of the following state/federal agencies:

Federal Trade Commission: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

Please take appropriate steps to prevent potential harm. We recommend that you monitor your financial accounts closely and promptly contact the financial institution if you see any unauthorized activity. You also should promptly report any fraudulent activity or any suspected incident of identity theft to proper law enforcement authorities.

You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, call toll-free at (877) 322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information that is not accurate, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

To protect yourself from the possibility of identity theft, you may want to consider placing a fraud alert on your credit files. An initial fraud alert is free and will stay on your credit report for at least 90 days. The alert informs creditors of the possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Another option to consider is placing a security freeze with the credit reporting agencies. A security freeze prevents unauthorized access to your credit report. However, a security freeze may also limit your ability to open new accounts yourself until you authorize access for specific creditor(s). You may place a security freeze on your credit report at no charge. You may call any one of the three credit reporting agencies; they can assist you in placing automatic fraud alerts and/or security freezes with all the agencies.

Maintaining the integrity of our customers' confidential information is extremely important to us. We sincerely apologize for any inconvenience you may have experienced. I have included a Reference Guide that provides details on the steps outlined in this letter.

If you have any questions regarding this incident, please contact me at 413-773-6126 or Jennica Gallagher at 413-322-7101.

Sincerely,

Mary J. Rawls  
Executive Vice President



## Reference Guide

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When you receive your credit report, review it carefully. Look for accounts you did not open and medical bills you do not recognize. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

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Contact the U.S. Federal Trade Commission. If you detect any unauthorized transactions in your financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)

[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

#### Place a Fraud Alert on Your Credit File:

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##### Equifax

P.O. Box 740241

877-478-7625

[www.equifax.com](http://www.equifax.com)

Atlanta, Georgia 30374-0241

##### Experian

P.O. Box 9532

888-397-3742 [www.experian.com](http://www.experian.com)

Allen, Texas 75013

##### TransUnion

Fraud Victim Assistance Division

800-680-7289

[www.transunion.com](http://www.transunion.com)

P.O. Box 6790

Fullerton, California 92834-6790

#### Place a Security Freeze on your Credit Report:

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You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail to 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:

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Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

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Allen, TX 75013  
1-888-397-3742  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
<https://www.transunion.com/credit-freeze>

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.

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