

[BANKGLOUCESTER LETTERHEAD]

December 11, 2025

[CUSTOMER]  
[ADDRESS]

Dear \_\_\_\_\_:

At BankGloucester, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, we are notifying you of an incident involving your personal information that occurred on December 8, 2025.

*Details of the Incident*

On December 8, 2025, a file containing information about your account, including your deposit account number, was inadvertently sent by one of our employees by email to another party who was not authorized to have access to that information.

We truly apologize for any inconvenience this issue may cause you. We have addressed this with our staff and have reiterated the importance of properly handling and safeguarding customer information.

*What is being done by BankGloucester to protect personal information from unauthorized access?*

We immediately contacted the email recipient of the misdirected file, and they have assured us that the file was never opened and has been deleted. We are not currently aware of any misuse of personal information relating to this incident. No report has been made to law enforcement authorities at this time, as there is no suspicion of criminal activity in connection with this incident.

*What you can do to protect your personal information?*

We encourage you to consider all options to help protect your privacy and security, and in particular, we encourage you to contact us to discuss options for assigning a new account number to your account.

In addition, please review the attached information about safeguards you can take to protect your personal information.

BankGloucester will continue to monitor this situation. Should there be any further significant developments in this matter, we will notify you.

If you have any questions about this matter, please feel free to contact me at 978-283-8200.

Sincerely,

Dennis J. Doolin  
Senior Vice President

## WHAT YOU SHOULD DO TO PROTECT YOUR PERSONAL INFORMATION

You should remain vigilant for attempts to steal your personal information over the next 12 to 24 months. Please review your account statements for any suspicious and/or unauthorized activity and promptly report incidents of suspected identity theft to Bank Gloucester.

Other steps you can take to protect your credit information are described below. The Federal Trade Commission also provides guidance to consumers about protecting against identity theft through its website: <https://consumer.ftc.gov/identity-theft-and-online-security/identity-theft>.

- **Free Credit Reports.** The three nationwide credit bureaus — Equifax, Experian, and TransUnion — have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three credit bureaus individually. These are the only ways to order your free annual credit reports:
  - visit [AnnualCreditReport.com](https://AnnualCreditReport.com)
  - call 1-877-322-8228, 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
- **Fraud Alerts.** You may place a “Fraud Alert” on your credit reports to tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. There are three types of alerts, and which is best depends on your situation and needs:
  - *Initial Fraud Alert.* An initial fraud alert tells businesses to check with you before opening a new credit account in your name.
  - *Extended Fraud Alert.* Like an initial fraud alert, an extended fraud alert tells businesses to check with you before opening a new credit account in your name, and doesn’t prevent businesses from seeing your credit report.
  - *Active Duty Alert.* For an active duty servicemember, placing an active duty fraud alert tells businesses to check with you before opening a new credit account in your name. Usually, that means contacting you first to make sure the person trying to open a new account is really you.

The three nationwide consumer reporting companies have websites, which are listed below, for placing fraud alerts. You do not have to contact all three. The consumer reporting company you contact must tell the other two to place a fraud alert on your credit report.

### Fraud Alert websites:

*Equifax:* <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

*Experian:* <https://www.experian.com/help/fraud-alert/>

*TransUnion:* <https://www.transunion.com/fraud-alerts>

- **Credit Freeze.** Massachusetts law allows consumers to 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.

If you have been a victim of identity theft, and you provide the credit reporting company with a valid police report, it cannot charge you to place, lift or remove a security freeze. (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.) In all other cases, a credit reporting company may charge you up to \$5.00 each to place, temporarily lift, or permanently 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](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 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::

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>

In order to request a security freeze, you will need to provide certain information, including your Social Security Number, date of birth, proof of current address and list of previous addresses if you have moved in the past five (5) years, and a photocopy of your driver's license or other government ID card.

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(5) 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.