



[Date]

[CLIENT(S) NAME (ALL CAPS)]

[ADDRESS LINE 1 (All CAPS)]

[ADDRESS LINE 2 (ALL CAPS)]

Dear [Client(s) Name],

Dedham Savings (DS) recently became aware of an incident involving **xxx**. This is a follow-up communication to a conversation you had with **xxx**.

This incident may have increased the probability of your information being used for fraudulent purposes. It is impossible to know with certainty whether you will experience trouble, but there are steps you can take to protect yourself, should you wish to do so. Here are some possibilities:

- Do not share your account numbers or any personal financial information with anyone unless you can validate the authenticity of the requestor.
- Always shred personal and financial information rather than discarding it.
- Check your account history regularly, especially over the next twelve (12) to twenty-four (24) months. If you notice any discrepancies, immediately notify the Customer Information Center (CIC) at (781) 682-3715 or toll free at (800) 875-3553, or contact a Customer Service Representative at any Bank branch.
- You may wish to visit the Federal Trade Commission's (FTC) web site (www.consumer.gov/idtheft) or call their toll-free number at (877) 438-4338 to obtain identity theft guidance and to report suspected incidents of identity theft. For a free brochure on Identity Theft please visit <http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources>.
- Three national credit reporting companies keep records of your credit history. If someone has misused your personal or financial information, call one of the companies and ask for an initial fraud alert on your credit report. A fraud alert is free. You must provide proof of your identity. The company you call must tell the other companies about your alert. An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The initial alert stays on your report for one year. It allows you to order one free copy of your credit report from each of the three credit reporting companies.

HOW TO PLACE AN INITIAL FRAUD ALERT:

- Contact one credit reporting company.
- Report that you are an identity theft victim.
- Ask the company to put a fraud alert on your credit file.
- Confirm that the company you call will contact the other two companies.
Placing a fraud alert is **free**. The initial fraud alert stays on your credit report for one year.
- Be sure the credit reporting companies have your current contact information so they can get in touch with you.

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.

Massachusetts law also allows you to place a security freeze on your consumer credit report. 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. Please see below for instructions on how to place a free security freeze.

Review your credit report annually; you're entitled to a free copy by simply contacting one of the following:

Equifax® - Credit Bureau	Experian® - Credit Bureau	TransUnion® - Credit Bureau
1-800-685-1111 Equifax.com/personal/credit-report-services	1-888-397-3742 Experian.com/help	1-888-909-8872 TransUnion.com/credit-help

SECURITY FREEZE INSTRUCTIONS

To place a security freeze on your credit report, you must contact **each** of the three major consumer reporting agencies using one of the following contact methods; Online, By Phone, By mail. There is **no** charge from the consumer reporting agencies to place, lift, or remove a security freeze. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you make your request by mail, the agency must place the freeze within three business days after it gets your request.

Equifax Security Freeze	Experian Security Freeze	Trans Union Security Freeze Fraud Victim Assistance Department
1-800-685-1111 P.O. Box 105788 Atlanta, GA 30348	1-888-397-3742 P.O. Box 9554 Allen, TX 75013	1-888-909-8872 P.O. Box 2000 Chester, PA 19016-2000

You'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it completely. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, the bureau must lift the freeze no later than three business days after getting your request.

Dedham Savings takes the security of our customer information very seriously. We regret any inconvenience caused by this situation and we assure you that we will continue to do everything possible to protect and safeguard your financial security. Thank you for your attention to this matter.

Sincerely,

Joe Cachuela
Sr. Risk Officer