

756 Orchard Street | Raynham, MA 02767

[Name] [Address 1] [Address 2 [City, State Zip]

## **Notice of Data Breach**

[Format: Month Day, 2025]

We are writing to notify you of a recent data breach that involved your personal information. This letter outlines what happened, shares some actions you can take to protect yourself, and informs you of your rights.

Keeping your information secure and confidential is one of our most important responsibilities, and we regret any concern or inconvenience this may cause you. While we are confident this incident has been mitigated and any risk to your privacy is low, we are notifying you so we can work together to protect your personal information.

### What Happened?

On February 28, 2025, an administrative error led to the unauthorized disclosure of some of your personal information to another customer. We are confident that the risk of harm to you is minimal due to the following factors:

- (1) The information was sent via encrypted email, which ensures that the email cannot be intercepted by anyone other than the recipient;
- (2) The email has been removed from the secure email portal, which means the recipient can no longer access the information; and
- (3) The individual who received the information has signed a Certificate of Destruction, confirming that all information was promptly and securely destroyed and no information was retained.

#### What Information Was Involved?

The personal information that may have been accessed includes the data we have on file for you, such as your name, address, social security number, and account number(s).

#### What We Are Doing

This is an isolated occurrence that has been addressed through a thorough review. We have further addressed this incident by reinforcing proper data handling procedures and mandating retraining on the appropriate management of customer data. In addition, we have evaluated and enhanced our existing protocols and controls to ensure this will not happen again.

### We Are Offering You Additional Safeguards

- To help prevent possible misuse of your personal information, we will be offering a complimentary 18-month membership of OnAlert® (Essential Bundle) from ChexSystems®. OnAlert provides you with identity monitoring and can assist with the resolution of identity theft. Please see details on page 3.
- If you choose to do so, we are offering the option of closing and reopening your impacted Bluestone Bank account(s). We'll make this process as seamless as possible, and we'll cover any expenses associated with this change. Contact us directly at 800.356.8622 if you'd like to move forward with this option.

#### What You Can Do

Here's what you can do to protect yourself from identity theft and fraud:

- Remain vigilant Bluestone Bank recommends that you monitor your account(s) vigilantly over the next 12 to 24 months. You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account.
- Report any suspicious or unauthorized activity If you suspect any additional fraud incidents or suspect identity theft, please report these promptly to Bluestone Bank. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission (FTC). The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1.877.IDTHEFT (1.877.438.4338) or visit consumer.gov/idtheft.
- Carefully monitor your credit report. You may obtain a free copy of your credit report from each of the three
  major credit reporting agencies once every 12 months. You may also have information relating to fraudulent
  transactions deleted from your credit report. To order your free annual credit report from a national consumer
  reporting company, visit annualcreditreport.com, call toll-free 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.
- Place a free fraud alert or security freeze on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts and alerts them of possible fraudulent activity. Fraud alerts last 90 days unless you manually renew them or use an automatic fraud alert feature. Refer to the section titled Federal Fair Credit Reporting Act Rights for information on a security freeze.

Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at https://www.consumer.ftc.gov/features/feature-0014-identity-theft, by visiting annualcreditreport.com, by calling 1-877-322-8228, or by mailing: Federal Trade Commission Consumer Response, 600 Pennsylvania Avenue, Washington, DC 20580.

### **How to Contact Bluestone Bank for More Information**

Your relationship is important to us. If you have any questions or would like to discuss this matter further, please contact our Customer Care Center at 800.356.8622. Our specialists are available 8:00am – 5:00pm Monday through Wednesday, 8:00am – 6:00pm Thursday and Friday, and 8:30am – 12:30pm Saturday.

Thank you for your patience and understanding. We appreciate the opportunity to regain your trust.

Sincerely,

Benjamin Lord

Executive Vice President, Chief Operating Officer

#### - OTHER IMPORTANT INFORMATION -

## **Enrolling in Complimentary Credit Monitoring**

To activate your membership in OnAlert and start monitoring your personal information please enroll at https://onalert.info/bluestone by April 30, 2025. Your link will not work after this date. You will need to provide the website link noted above as proof of eligibility for this offer.

For new member questions and assistance with enrollment, please contact the OnAlert customer care team at 833-745-2353. A credit card is not required for enrollment into OnAlert. Customer care hours are Monday-Friday, 8:00 am to 10:00 pm CT, with Saturday and Sunday hours from 10:00 am to 7:00 pm CT. Access to an email address is required for enrollment.

Once you enroll, you can contact OnAlert's customer care team immediately regarding any fraud issues. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve it, an OnAlert agent will support you with investigation and resolution of each incident of potential fraud.

### With OnAlert (Essential Bundle), you will have access to the following features:

- Single-Bureau Credit Report and Manual VantageScore® from Experian®\*: Credit reports and scores from Experian.
- **Single-Bureau Credit Monitoring from Experian:** Actively monitors Experian files and alerts you of key changes and indicators of fraud.
- Automatic VantageScore Tracker: Shows you your credit score so you can see how lenders evaluate your creditworthiness.
- VantageScore Simulator: Interactive credit score simulator you can use to see how actions will potentially
  impact your Experian credit score.
- Personalized Credit & Identity Alert Videos: Credit and identity education videos.
- **Real Time Authorization Alerts:** Notifications of when your personal information is used for new applications or identity authorizations.
- Dark Web Monitoring: Internet and dark web surveillance monitoring of your personal information.
- ChexSystems Monitoring and Alerts: Actively monitors ChexSystems' database and alerts you of key activity and indicators of fraud. Chex Systems, Inc. (ChexSystems) is a nationwide specialty consumer reporting agency under the Fair Credit Reporting Act (FCRA).
- Full-Service Restoration: Certified Identity Theft Restoration Specialists available for assignment to help you
  address credit and non-credit related fraud.
- Lost Wallet Assistance: Protection of your personally identifiable information that has been compromised.
- **Up to \$1MM Identity Theft Insurance\*\*:** Reimbursement for certain ancillary expenses associated with restoring your identity.
- \* Calculated on the VantageScore 3.0 model. Your VantageScore 3.0 from Experian® indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore 3.0.
- \*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# **Monitor Your Accounts**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877- 322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax	Experian	TransUnion Corp
1-800-525-6285	1-888-397-3742	1-800-888-4213
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374-0241	Allen, TX 75013-0949	Chester, PA 19016
https://www.equifax.com/personal	https://www.experian.com	https://www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as a home address or 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.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094
1-800-349-9960	1-888-397-3742	1-888-909-8872
https://www.equifax.com/personal/	https://www.experian.com/freeze/	https://www.transunion.com/
credit-report-services/	center.html	credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill; and
- 6) Other personal information as required by the applicable credit reporting agency

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

# **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and 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 seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788

Atlanta, GA 30348-5788

1-888-766-0008

www.equifax.com/personal/

credit-report-services

**Experian** 

P.O. Box 9554

Allen, TX 75013-9554

1-888-397-3742

www.experian.com/fraud/center.html

**TransUnion Corp** 

P.O. Box 2000

Chester, PA 19016-2000

1-800-680-7289

www.transunion.com/fraudvictim-

resource/place-fraud-alert

## **Federal Fair Credit Reporting Act Rights**

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

# **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

# **The Federal Trade Commission**

600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261 www.ftc.gov/idtheft

- Alabama Residents: The Attorney General can be contacted at 1-800-392-5658; or https://www.alabamaag.gov/consumercomplaint.
- Alaska Residents: The Attorney General can be contacted at 907-269-5100 1-800-392-5658; or https://law.alaska.gov/department/civil/consumer/cp\_complaint.html.
- Arizona Residents: The Attorney General can be contacted at 2005 North Central Avenue, Phoenix, AZ 85004;
   602-542-5025; or https://www.azag.gov/consumer/data-breach.
- Arkansas Residents: The Attorney General can be contacted at 323 Center Street, Suite 200, Little Rock, AR 72201; 1-800-482-8982; consumer@ArkansasAG.gov; or https://arkansasag.gov/forms/file-a-consumer-complaint/.
- California Residents: The California Office of Privacy Protection can be contacted at 1300 "I" Street, Sacramento, CA 95814-2919; 800-952-5225; or www.oag.ca.gov/privacy.
- Colorado Residents: The Attorney General can be contacted at 1300 Broadway, 10th Floor, Denver, CO 80203;
   720-508-6000; or https://coag.gov/resources/data-protection-laws/.
- Connecticut Residents: The Attorney General can be contacted at 165 Capitol Avenue Hartford, CT 06106; 860-808-5318; or https://portal.ct.gov/AG/Sections/Privacy/The-Connecticut-Data-Privacy-Act.
- Delaware Residents: The Attorney General can be contacted at Delaware Department of Justice Consumer Mediation Unit 820 N. French Street Wilmington, DE 19801; 800-220-5424; or https://attorneygeneral.delaware.gov/fraud/cmu/complaint/.
- District of Columbia Residents: The Attorney General can be contacted at 441 4th Street, NW Suite 1100 South Washington, DC 20001; 207-7273400; or https://oag.dc.gov/consumer-protection/submit-consumer-complaint.

- Florida Residents: The Attorney General can be contacted at 1-866-966-7226; or https://www.myfloridalegal.com/pages.nsf/Main/18A7753257FE439085256CC9004EC4F7.
- Georgia Residents: The Attorney General can be contacted at 2 Martin Luther King Jr. Drive, Suite 356, Atlanta, GA 30334-9077; 800-869-1123; or https://consumer.georgia.gov/consumertopics/identity-theft-what-do-if-it-happens-you.
- Hawaii Residents: The Attorney General can be contacted at 425 Queen Street Honolulu, HI 96813; 808-586-1500; or https://ag.hawaii.gov/.
- Idaho Residents: The Attorney General can be contacted at 700 W. Jefferson Street, P.O. Box 83720, Boise, ID 83720-0010; 208-334-2400; or https://www.ag.idaho.gov/.
- Illinois Residents: The Attorney General can be contacted at 100 West Randolph Street, Chicago, IL 60601; 1-800-386-5438; or https://ccformsubmission.ilag.gov/.
- Indiana Residents: The Attorney General can be contacted at 302 W. Washington Street, 5th Floor, Indianapolis, IN 46204; 1-800-382-5516; or https://www.in.gov/attorneygeneral/consumerprotection-division/id-theft-prevention/complaint-form.
- Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319; 515-281-5926; or www.iowaattorneygeneral.gov. You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.
- Kansas Residents: The Attorney General can be contacted at 120 SW 10th Ave, 2nd Floor, Topeka, KS 66612-1597; 785-296-2215; or https://ag.ks.gov/in-your-corner-kansas/.
- Kentucky Residents: The Attorney General can be contacted at 700 Capitol Avenue, Suite 118, Frankfort, Kentucky 40601; (502) 695-5300; or https://www.ag.ky.gov/Resources/ConsumerResources/Consumers/Pages/Consumer-Complaints.aspx.
- Louisiana Residents: The Attorney General can be contacted at 1885 N. Third Street, Baton Rouge, LA 70802; 1-800-351-4889; or https://www.ag.state.la.us/Page/DataBreach.
- Maine Residents: The Attorney General can be contacted at 6 State House Station Augusta, ME 04333-0006; 800-436-2131; or https://www.maine.gov/ag/consumer/complaints/complaint\_form.shtml.
- Maryland Residents: The Attorney General can be contacted at 200 St. Paul Place Baltimore, MD 21202; or https://www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx.
- Massachusetts Residents: The Attorney General can be contacted at One Ashburton Place, 18th Floor, Boston, MA 02108; 617-727-8400; or https://www.mass.gov/how-to/file-a-consumer-complaint#:~:text=You%20can%20reach%20us%20at,time%20using%20our%20online%20form You have a right to request from us a copy of any police report filed in connection with 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.
- Michigan Residents: The Attorney General can be contacted at 525 W. Ottawa Street, P.O. Box 30212, Lansing, MI 48909; 877-765-8388; or https://www.michigan.gov/ag/.
- Minnesota Residents: The Attorney General can be contacted at 445 Minnesota Street, Suite 1400, St. Paul, MN 55101; (800) 627-3529; or https://www.ag.state.mn.us/Consumer/Publications/PersonalInformationBreaches.asp.
- Mississippi Residents: The Attorney General can be contacted at 550 High Street, Jackson MS 39201; 601-359-3680; or https://attorneygenerallynnfitch.com/divisions/consumer-protection/.
- Missouri Residents: The Attorney General can be contacted at Supreme Court Building, 207 W. High St.,
   P.O. Box 899, Jefferson City, MO 65102; 800-392-8222; or https://ago.mo.gov/app/consumercomplaint.
- Montana Residents: The Attorney General can be contacted at 215 N Sanders Street, Helena, MT 59620-0151;
   800-498-6455; or https://dojmt.gov/consumer/affected-data-breach/.
- Nebraska Residents: The Attorney General can be contacted at 1445 K Street, Room 2115 Lincoln, NE 68508; 402-2683; or https://www.nebraska.gov/apps-ago-complaints/?preSelect=CP\_COMPLAINT.

- Nevada Residents: The Attorney General can be contacted at 100 North Carson Street, Carson City, NV 89701;
   702-486-3132; or https://ag.nv.gov/Hot\_Topics/Victims/IDTheft/.
- New Hampshire Residents: The Attorney General can be contacted 1 Granite Place South, Concord, NH, 03301; 601-271-3658; or https://www.doj.nh.gov/citizens/consumer-protection-antitrust-bureau.
- New Jersey Residents: The Attorney General can be contacted at 124 Halsey Street, Newark, NJ 07101;
   973-504-6200; or https://www.njconsumeraffairs.gov/ocp/Pages/default.aspx.
- New Mexico residents: you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii)access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act.
- New York Residents: The Attorney General can be contacted at Office of the Attorney General, The Capitol, Albany, NY 122240341; 1 (800) 771-7755; or https://ag.ny.gov/internet/privacy-andidentity-theft. Further information about security breach response and identity theft prevention and protection can be obtained from New York's Office of the Attorney General.
- North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; (919) 716-6000; or https://ncdoj.gov/protecting-consumers/protectingyour-identity/protectyour-business-from-id-theft/security-breach-information/security-breachadvice/. Further information about preventing identity theft can be obtained from North Carolina's Office of the Attorney General.
- North Dakota Residents: The Attorney General can be contacted at 600 E. Boulevard Ave Dept. 125; Bismarck ND 58505; 701-328-2210; or https://attorneygeneral.nd.gov/consumer-resources/consumer-complaints/.
- Ohio Residents: The Attorney General can be contacted at 30 E. Broad St., 14th Floor Columbus, OH 43215; 800-282-0515; https://www.ohioattorneygeneral.gov/Files/Forms/Forms-forConsumers/ ConsumerComplaintForm3292012-pdf.aspx.
- Oklahoma Residents: The Attorney General can be contacted at 313 NE 21st Street, Oklahoma City, OK 73105; 833-681-1895; or https://www.oag.ok.gov/consumer-protection.
- Oregon Residents: The Attorney General can be contacted at 877-877-9392; or https://www.doj.state.or.us/consumer-protection/. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.
- Pennsylvania Residents: The Attorney General can be contacted at 16th Floor, Strawberry Square, Harrisburg, PA 17120; 800-441-2555; or https://www.attorneygeneral.gov/protect-yourself/identity-theft/.
- Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 66 Rhode Island residents impacted by this incident.
- South Carolina Residents: The Attorney General Consumer Affairs Division can be contacted at 293 Greystone Boulevard, Suite 400; 803-734-4200; or https://consumer.sc.gov/identity-theft-unit.
- South Dakota Residents: The Attorney General can be contacted at 1302 E Hwy 14 Suite 1 Pierre SD 57501-8501;
   1-800-300-1986; or https://consumer.sd.gov/.
- Tennessee Residents: The Attorney General can be contacted at P.O. Box 20207, Nashville, Tennessee, 37202; 615-741-4737; or https://www.tn.gov/content/tn/attorneygeneral/working-for-tennessee/consumer/resources.html

- Texas Residents: The Attorney General can be contacted at P.O. Box 12548, Austin, TX, 78711-2548; 800-621-0508; or https://www.texasattorneygeneral.gov/consumer-protection/identity-theft. Visit
   Http://txoag.force.com/CPDOnlineForm for its consumer complaint form.
- Utah Residents: The Attorney General can be contacted at 160 E. 300 S., 6th Floor Salt Lake City, UT 84111; 1-800-366-0260; or https://attorneygeneral.utah.gov/consumer-protection-2/.
- Vermont Residents: The Attorney General can be contacted at 202 N. Ninth Street Richmond, VA 23219; 804-786-2071; or https://www.oag.state.va.us/consumer-protection/.
- Virginia Residents: The Attorney General can be contacted at 804-786-2042; or https://www.oag.state.va.us/consumer-protection/index.php/get-help/contact-us2.
- Washington Residents: The Attorney General can be contacted at 800 5th Ave. Ste. 2000, Seattle, WA 98104-3188; 206-464-6684; or more information may be found at https://www.atg.wa.gov/fileacomplaint.aspx.
- West Virginia Residents: The Attorney General can be contacted at State Capitol Complex, Bldg 1, Rm E-26, 1900 Kanawha Blvd E, Charleston, WV 25305; 1-800-368-8808; or https://ago.wv.gov/consumerprotection/Pages/Identity-Theft-Prevention.aspx.
- Wisconsin Residents: The Attorney General can be contacted at 2811 Agriculture Dr., P.O. Box 8911, Madison, WI 53708-8911; or (800) 422-7128. For more information on Identity Theft and Privacy Protection, visit: https://datcp.wi.gov/Pages/Publications/IDTheftPrivacyProtectionFactSheets.aspx.
- Wyoming Residents: The Attorney General can be contacted at 2320 Capitol Avenue Cheyenne, WY 82002; 800-438-5799; or https://ag.wyo.gov/law-office-division/consumer-protection-and-antitrust-unit.