

400 N. Main St. Greenfield, MA 01301



May 8, 2025

RE: Important Security Notification. Please read this entire letter.

Greenfield Savings Bank was recently made aware of an incident that may affect the security of your personal information. We want to provide you with information about the incident, steps we are taking in response, and steps you may take to guard against identity theft and fraud, should you feel it is appropriate to do so.

What Happened? On Wednesday April 23rd, 2025, your account information was obtained by a fraudster who had taken steps to impersonate you. The fraudster then withdrew funds from one of your accounts, which Greenfield Savings Bank replaced the following business day.

What Information Was Involved? The information provided to the fraudster included your name, address, phone number, social security number, account numbers, account balances and other non-public, personal information.

What Are We Doing? We take the protection of your personal information seriously and are taking steps to prevent a similar occurrence. We have closed all the accounts associated with you that are known to the fraudster. We have placed notes on your account that inform staff that this incident has occurred and that additional steps must be taken to verify your identity before transacting on the account or sharing your new account details.

Further, to help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for **12** months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for **12 months** from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary **12-month** membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by May 31, 2025 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 931-7577 by May 31, 2025. Be prepared to provide **engagement number B144799** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit
 and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

END EXPERIAN REQUIRED PRODUCT LANGUAGE

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, please call us immediately at 888-324-3191.

Sincerely,

Kevin M. De Rosa

First Vice President, Retail Distribution Network

^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

^{**} 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.