Main Street
BANK

IMPORTANT NOTICE ABOUT YOUR MASTERCARD DEBIT CARD AND YOUR PERSONAL INFORMATION

Customer Name
Address
Address

10/20/2026

Dear Customer,

This is to alert you that July 03,2026 through September 09,2026 Suspected data compromise of a merchant's payment card environment and This Alert discloses the payment account numbers that were exposed to potential compromise. We have reason to believe that some of our customers may have had their card data compromised (which could include card names, numbers, and card expiration dates) in the incident.

At this time, we have no reason or evidence to believe that an unauthorized individual retrieved any personal information such as social security numbers or Main Street Bank account numbers.

Main Street Bank takes its obligation to safeguard personally identifiable protected data entrusted to us very seriously and therefore deems it necessary to bring this situation to your attention. We feel we have systems in place to protect you against possible fraud, however if you would like to take extra precautions you may visit a branch for an Instant Issued card, or you may request we mail your new MSB debit card in about 10-12 business days.

If you have established automated transactions with merchants (i.e., EZ pass, health clubs, internet service providers, etc.) please remember to give them your new card number and expiration date.

Here are the actions we recommend you take to protect yourself, and what we will do to assist you:

1. You should be mindful for the next 12-24 months in reviewing your account statements and notifying us of any suspicious activity.
2. Using Main Street Bank Internet Banking will allow you to monitor your account activity, helping to ensure your account security.
3. Notify us immediately if you feel an unauthorized transaction has been charged to your account. Consumers are protected against loss due to fraud by State and Federal laws.

In addition, there are steps you may consider taking to avoid any issues about your personal information or security. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting and of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It may delay your ability to obtain credit. To place a fraud alert on your credit report, contract the three agencies below:

Experian	Equifax	TransUnion
(888)397-3742	(877)478-7625	(800)680-7289
PO BOX 9532	PO Box 740241	PO Box 6790
Allen TX 75013	Atlanta GA 30374	Fullerton CA 92834
www.experian.com	www.equifax.com	www.transunion.com

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You may wish to learn more about identity theft. The Federal Trade Commission has online guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission website at www.ftc.gov or www.consumer.go/idtheft to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.

Under Massachusetts law you have a right to place a security freeze on your consumer credit report free of charge. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail, or regular stamped mail to a consumer reporting agency. This freeze is designed to prevent credit, loans, or services from being approved in your name without your consent.

To request a security freeze, you will need to provide the following information:

1. Your full name, social security number and date of birth
2. If you have moved within the past 5 years, provide the addresses where you have lived over those prior 5 years.
3. Proof of current address, such as current utility bill or telephone bill
4. A copy of a government issued identification card (driver's license, ID card, military ID etc.)
5. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft.

The credit reporting agencies have 3 business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 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.

If you discover suspicious activity in your credit report, your accounts, or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

Please be assured that Main Street Bank's systems were not in any way compromised. This circumstance is a result of a "Suspected data compromise of a merchant's payment card environment amd This Alert discloses the payment account numbers that were exposed to potential compromise. **and is beyond our control**. With that said, we want you to know that **our priority is you**.

If you have any questions, please call us during normal business hours at 508-481-8300. We thank you for your business and hope that our proactive approach to this dilemma further demonstrates our commitment to you.

Sincerely,

Deposit Operations