

Watertown Savings Bank

#14153

Date

Referenced Card Number:

Dear Depositor:

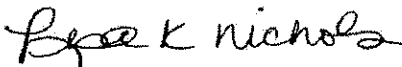
We are writing to inform you that your debit card number was involved in a merchant's services provider security breach during the time period of _____ to _____. The breach included the capture of some of your personal information, such as your name and card number.

We have systems in place that will track activity on your card to identify any suspicious and unusual activity. In the event that such activity occurs we will contact you by phone immediately, but only during the hours of 8 am to 9 pm. We are taking this action to minimize any fraudulent activity on your card. Please be assured that you are not liable for any such activity. **We do ask that you remain vigilant on monitoring your account activity for the next 12 to 24 months and report any unusual or suspicious activity immediately. If you prefer that we issue a new card please contact the bank.**

Massachusetts law guarantees you certain rights if your personal information is compromised. The enclosed literature describes those rights.

We appreciate your business and we strive to protect your personal information to the best of our ability. If you have any questions or concerns, please call our Information Desk at 617-928-9000 or 800-207-2525.

Sincerely,



Lisa Nichols
Senior Vice President- Operations Officer

Enclosure

SECURITY/PRIVACY BREACH CONSUMER INFORMATION

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 consumers to place a security freeze on their credit reports. 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.

As of September 21, 2018, federal law mandates that a consumer reporting agency must allow a consumer to place, lift or remove a security freeze "free of charge".

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and Trans Union (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

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

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 5 years, provide the addresses where you have lived over the prior 5 years.
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issues identification card (state driver's license or ID card, military identification, etc.)
7. 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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, Master Card, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (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 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 of lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN 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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

**Watertown
Savings Bank**