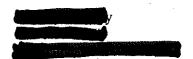


January 3, 2019



Dear Mr.

Recently, Vantiv's Security & Risk Management department notified us of a suspected potential security breach of a US merchant's network. This breach of security exposed merchant's database of customers who used their ATM/Debit MasterCard between April 1, 2018 and December 17, 2018. Vantiv has informed us that your ATM/Debit MasterCard ending in was included in this database.

Although at this time it does not appear that any of our customers' accounts have been adversely affected, we have decided the best course of action is to order you a replacement card and close your current ATM/Debit MasterCard with Pilgrim Bank upon activation of your replacement card. Your replacement card should arrive in the mail within the next 10 business days.

Please be assured that if your account is adversely affected in any way as a result of this situation, you will not be responsible for any potential loss. You can protect yourself further by following these steps:

- Closely monitor your account. Remain vigilant over the next twelve to twenty-four months, and promptly report incidents of suspected identity theft to us. Review your account regularly through our Pilgrim Bank Online Banking Service, verify account balances at any of our branch locations, and continue to reconcile your monthly statement to your records.
- Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

Equifax

Experian

TransUnion

800-525-6285

888-397-3742

800-680-7289

www.equifax.com

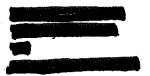
www.experian.com

www.transunion.com

In addition to requesting a free copy of your credit report, you may also request that an initial or extended fraud alert be placed on your credit report, and that information relating to fraudulent transactions be removed from your report. The placing of an extended fraud alert may require that you file a police report with a law enforcement agency. Please contact the credit reporting agencies directly for additional information regarding their fraud alert procedures.



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