MEMBER NOTIFICATION LETTER

January 254, 2019

Dear

We are writing to notify you that due to a minoor on January 17, 2019, Southern Mass Credit Union was notified that a data security breach involving one of our third-party partners occurred; resulting in minimal—unauthorized disclosure of member information.access of your personal information was obtained. We were notified The disclosure occurred on or about December 28, 2018 as reported by the third-party. on 1/17/19 that this incident occurred on or about 12/28/18. Southern Mass Credit Union has confirmation that the The nature of this incidentissue has been remediated resolved by the third-party, and presents no further risk.

Please be assured that the information obtained was limited to your name, address and member number. After a complete investigation, we Southern Mass havehas confirmed that at no time was any other identifiable information obtained, accessed or disclosed.

To protect you one step further, In following our internal security protocol we will be changing your member number to ensure further protection. We also does it necessary to change your member number. At your earliest convenience, please call mette 294 971 and request to speak with Faula Travers so we can begin that process. We will need you to some by the branch to obtain the necessary signatures.

Please know that customer satisfaction is of the upmost priority at Southern Mass Gredit Union, and we strive to provide you with the best possible service.

If you should have any further questions, please feel free to contact us.

Respectfully,

Paula Travers Member Service Manager Southern Mass Credit Union 508-994-9971

Under Massachusetts law, you have the right to file a police report and obtain a copy of it. The law also allows you to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from your 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. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, they cannot charge you to place lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must contact the following bureaus:

Equifax

Equifax.com/personal/credit-report-services 800-685-1111

Experian

Experian.com/help

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help

888-909-8872

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

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.

If you have further questions in regards to the security freeze, please visit https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs#place

To obtain a free credit report, you can do so by calling 1-877-322-8228 or by accessing www.annualcreditreport.com for more details.

Please know that customer satisfaction is of the upmost priority at Southern Mass Credit Union, and we strive to provide you with the best possible service.

If you should have any further questions, please feel free to contact us.

Respectfully,

Garmen-Sylvester

CEO/Prosident

Southern Mass Gredit Union

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