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NORTHMARK[®] BANK

January 31, 2019



Dear [REDACTED]

We value your business and respect the privacy of your information which is why, as a precautionary measure, we are writing to let you know about a data security incident that involves your information. On January 14, 2019, a deposit to the account in the name of [REDACTED] was inadvertently credited to another account, resulting in the disclosure to a single individual of your beneficiary's name and [REDACTED] account number ending in [REDACTED]. We sincerely apologize for this error and for the accidental disclosure of your personal information.

We are notifying you so that you can take action along with our efforts to minimize or eliminate any potential harm. We strongly encourage you to take preventative measures now to help to prevent and detect any misuse of your information.

To protect you we have closed [REDACTED] account ending in [REDACTED], transferred the balance of the account to a new account and will provide checks for the new account at our expense.

We recommend that you closely monitor the credit card and other financial accounts of the [REDACTED] and its beneficiary, [REDACTED] for any suspicious or unauthorized activity. If you see any suspicious or unauthorized activity, notify us or your other financial institutions immediately.

Under Massachusetts law:

- You have the right to obtain any police report filed in regard to this incident. (Please note that, in this instance there was no police report filed.)
- If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
- You may place a security freeze on your credit reports. Please see the enclosed Schedule A explaining how to place a security freeze.

If you should have any further questions or concerns, please call me directly at 978-686-9100 at any time.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Camenker', with a stylized flourish at the end.

Jeffrey Camenker
Risk Management Specialist

Schedule A

How to place a security freeze on your credit reports with the three major consumer reporting agencies

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.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may contact each credit reporting agency at the addresses below:

Equifax

- **Online:** Visit <https://www.equifax.com/personal/credit-report-services> *Important note:* With such high traffic to the website, if you can't get your request processed, just wait about a day and try again.
- **By phone:** 1-800-685-1111 (NY residents please call 1-800-349-9960)
- **By mail:** Request your credit freeze by certified mail. Please note the attachments you must include.
 - Use the following address:
Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian

- **Online:** Visit <https://www.experian.com/freeze>
- **By phone:** 1-888-EXPERIAN (1-888-397-3742). When calling, press 2 and then follow prompts for security freeze.
- **By mail:** Request your credit freeze by certified mail. Please note the attachments you must include.
 - Use the following address:
Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union

- **Online:** Visit <https://www.transunion.com/credit-freeze>
- **By phone:** 1-888-909-8872
- **By mail:** Request your credit freeze by certified mail. Please note the attachments you must include.
 - Use the following address:
TransUnion LLC
P.O. Box 2000
Chester, PA 19016

Schedule A Continued

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 five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued 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, MasterCard, 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 or 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 number 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.