

#14503

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**IMPORTANT NOTICE OF DATA BREACH AND YOUR PERSONAL INFORMATION**

January 31, 2019

Dear,

**WHAT HAPPENED**

Your Salem Five debit card may have been compromised. While it is currently still active and available for use, a new card is being issued. Merchants that you patronize generally use a third party to process transactions. A merchant you recently transacted with and/or the merchant's processor has reported a possible breach in their data systems. Visa notified Salem Five that your card is among those reported.

**WHAT INFORMATION WAS INVOLVED**

We have reason to believe your name in conjunction your card number and CVV2 (three digit security number on back of card) may have been compromised or may be in the possession of unauthorized individuals. The exposure window for this compromise was from May 16, 2018 – November 16, 2018.

**WHAT ARE WE DOING**

**ACTIONS WE HAVE TAKEN**

Salem Five acts quickly upon receipt of such reports to protect our customers' data and accounts. We are taking precautionary measures to ensure your security and are in process of issuing you a new debit card. We will continue to monitor the effects of the security incident and will take appropriate actions.

**WHAT YOU CAN DO**

**ACTIONS REQUIRED OF YOU**

You should receive your new debit card within 10 business days. Please activate this card upon receipt using your existing PIN. If you wish to change this number, call our automated banking system at 1-800-255-7787 or stop into any Salem Five location. Your existing card will be deactivated by **February 21, 2019**.

Please note that if you have established any **recurring payments** associated with your existing debit card, you will need to contact the merchants and provide them your new card number and expiration date.

**FOR MORE INFORMATION**

**ACTIONS WE RECOMMEND YOU TAKE**

1. **Please be vigilant.** As always, your best defense against fraudulent activity is to monitor your account activity often and closely through our free phone or Internet access services and by reviewing your periodic statements. Your vigilance is particularly important over the next 12 to 24 months. If you become aware of any incidents involving the suspected unauthorized use of your card or your identity, please notify us immediately at the Bank's phone number below.
2. You can obtain information from the Federal Trade Commission (FTC) or your state's Office of the Attorney General about steps consumers can take to protect themselves against identity theft and where you can report suspected identity theft. Please refer to the FTC's web site ([www.ftc.gov](http://www.ftc.gov) or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)) for information and guidance. Salem Five encourages you to report any incidents of identity theft. The FTC may be contacted toll-free at (877) ID-THEFT (877-438-4338) or at 600 Pennsylvania Avenue, NW Washington D.C., 20580. Refer to [www.salemfive.com](http://www.salemfive.com) for information on how to contact the Office of the Attorney General for your state.
3. You may contact the fraud departments of the three major consumer reporting agencies to discuss your options. You may obtain your report from the consumer reporting agencies for monitoring purposes. You may receive one free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You have the right to place a free 90-day fraud alert on your credit file which lets creditors know to contact you

210 Essex Street | Salem, MA 01970 | 800.850.5000 | 978.745.5555 | mail@salemfive.com | salemfive.com

Member FDIC | Member DIF

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before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three consumer reporting agencies:

Experian  
[www.experian.com](http://www.experian.com)  
(888) 397-3742  
P.O. Box 9554  
Allen, TX 75013

Equifax  
[www.equifax.com](http://www.equifax.com)  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374

TransUnion  
[www.transunion.com](http://www.transunion.com)  
(800) 680-7289  
P.O. Box 2000  
Chester, PA 19016

4. You have a right to place a security freeze on your consumer credit report, which will prohibit a consumer reporting agency from releasing 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. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans. In order to request a security freeze, you will need to provide the following information to the consumer reporting agency:

- Your full name (with middle initial, Jr., Sr., II, III, etc.), social security number, and date of birth;
- If you have moved in the past five years, the addresses where you previously lived in those years;
- Proof of current address, such as a current utility bill or telephone bill;
- Legible copy of government-issued identification card (e.g., driver's license, state or military I.D.);
- 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; and
- 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).

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. They must send a written confirmation to you within five business days, providing you with a unique PIN or password (or both) that you can use to authorize the removal or lifting of the security freeze. A consumer reporting agency may charge a reasonable fee, not to exceed \$5, to a consumer who elects to freeze or lift or remove a freeze from a consumer report, except that the agency may not charge a fee to an identity theft victim or his/her spouse if the victim has provided the consumer reporting agency a valid police report relating to the identity theft.

5. If you discover suspicious activity on 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.

## HOW WE WILL ASSIST YOU

If you have any questions about this notice, please contact us at 800.850.5000 or [mail@salemfive.com](mailto:mail@salemfive.com) or at 210 Essex Street, Salem, MA 01970.

Sincerely,



Steven Belt  
VP, Customer Experience Director