

14644

February 25, 2019

«F_Name» «M_Initial» «L_Name»
«Address_1»
«City» «State» «zip»

Dear «Salutation» «L_Name»:

We recently identified a pattern of fraud on some debit cards that were used between February 6 and February 13 at the ATM at our Dedham branch.

For your protection, we have deactivated your Blue Hills Bank debit card ending in **XXXX**.

What information was potentially impacted?

Because your card was used at the ATM during this period, we are writing to notify you that your name, debit card account number, and PIN may have been acquired by unauthorized parties. We have no reason to believe that any other personal information, such as your bank account number or social security number, were impacted.

What we are doing to help you?

You can receive a replacement card immediately by visiting your nearest branch. You can also call us at 800.361.6903 to have a card sent to you. (If you have already contacted us about this matter and requested a new card, there is no need to contact us again.)

Please follow these steps when you receive your new card:

- 1) Activate your new card immediately by calling the toll-free number provided with your replacement card.
- 2) Destroy your old card.
- 3) Be sure to contact any merchants that automatically debit your card as soon as possible to avoid any disruption in service.

What you can do to protect yourself?

Please review and monitor your account statements closely and report to us promptly any suspicious activity as soon as possible. You can report suspicious activity by calling us at 800.361.6903 or visiting your nearest branch office. You are not responsible for fraudulent charges that are reported to us in a timely manner.

We encourage you to review the enclosed "Additional Resources" document which explains how to obtain a free credit report, how to place a security freeze on your credit file, and other information about security freezes and your rights as a Massachusetts resident.

We apologize for the inconvenience and thank you for banking with us. If you have any questions or concerns, please contact us at 800.361.6903.

Sincerely,

Mary Ellen Matthews
Assistant Vice President
Deposit Operations

February 25, 2019

«F_Name» «M_Initial» «L_Name»
«Address_1»
«City» «State» «zip»

Dear «Salutation» «L_Name»:

We recently identified a pattern of fraud on some debit cards that were used between February 7 and February 13 at the ATM at our West Roxbury branch.

For your protection, we have deactivated your Blue Hills Bank debit card ending in **XXXX**.

What information was potentially impacted?

Because your card was used at the ATM during this period, we are writing to notify you that your name, debit card account number, and PIN may have been acquired by unauthorized parties. We have no reason to believe that any other personal information, such as your bank account number or social security number, were impacted.

What we are doing to help you?

You can receive a replacement card immediately by visiting your nearest branch. You can also call us at 800.361.6903 to have a card sent to you. (If you have already contacted us about this matter and requested a new card, there is no need to contact us again.)

Please follow these steps when you receive your new card:

- 1) Activate your new card immediately by calling the toll-free number provided with your replacement card.
- 2) Destroy your old card.
- 3) Be sure to contact any merchants that automatically debit your card as soon as possible to avoid any disruption in service.

What you can do to protect yourself?

Please review and monitor your account statements closely and report to us promptly any suspicious activity as soon as possible. You can report suspicious activity by calling us at 800.361.6903 or visiting your nearest branch office. You are not responsible for fraudulent charges that are reported to us in a timely manner.

We encourage you to review the enclosed "Additional Resources" document which explains how to obtain a free credit report, how to place a security freeze on your credit file, and other information about security freezes and your rights as a Massachusetts resident.

We apologize for the inconvenience and thank you for banking with us. If you have any questions or concerns, please contact us at 800.361.6903.

Sincerely,

Mary Ellen Matthews
Assistant Vice President
Deposit Operations

**ADDITIONAL RESOURCES
NOTICE TO MASSACHUSETTS RESIDENTS**

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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it 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 send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	Trans Union Security Freeze
P.O. Box 105788	P.O. Box 9554	Fraud Victim Assistance Dept.
Atlanta, GA 30348	Allen, TX 75013	P.O. Box 2000
		Chester, PA 19022-2000

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.

For more information about protecting against identity theft, you can also visit the Federal Trade Commission's online guidance at <http://www.ftc.gov/idtheft>, or call the ID theft hotline at 1-877-IDTHEFT.