



14779

March 15, 2019

Dear Customer,

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

A recent security incident occurred at a merchant that may involve your personal information. Salem Five has reason to believe that your name and address in conjunction with your closed debit card number may have been compromised or may be in the possession of unauthorized individuals. If you currently have an active debit card, it has not been impacted by this incident.

The Actions We Have Taken:

Salem Five acts quickly upon receipt of such reports to protect our customers' data and accounts. In this case, as a security precaution, Salem Five has confirmed that the impacted card number is closed and are notifying you of your rights.

The 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 may wish to learn more about identity theft. The Federal Trade Commission (FTC) maintains a web site where it provides information and guidance about the steps that consumers can take to protect themselves against identity theft, and where you can report suspected identity theft to the FTC. Salem Five encourages you to report any incidents of identity theft. The web site is www.ftc.gov or www.consumer.gov/idtheft. The FTC's toll-free phone number is (877) ID-THEFT (877-438-4338).
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; you may also receive one free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you 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 below:

Experian
www.experian.com
(888) 397-3742
P.O. Box 9532
Allen, TX 75013

Equifax
www.equifax.com
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374

TransUnion
www.transunion.com
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834

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4. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze 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 (including middle initial as well as 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;
- A legible photocopy of a government-issued identification card, such as a state driver's license or I.D. card or a military I.D. card;
- 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, and they must send a written confirmation to you within five business days, providing you with a unique personal identification number 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, lift or remove a freeze from a consumer report, except that the agency may not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted to 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:

We will continue to monitor the effects of the security incident and will take appropriate actions. If you have any questions about this notice, please allow our Customer Service Center to assist you at **(800) 850-5000**.

Sincerely,



Steven Belt
VP, Customer Experience Director