

14904

<Date>

Customer Name  
Customer address  
Customer city, MA zip

Dear <Customer>,

At Webster Five, we take pride in providing our customers with the best possible service and are dedicated to protecting your personal information. Unfortunately, we have become aware that one of the bank's vendors experienced a security incident that may have allowed an unauthorized third party to access your personal financial information. This information includes your social security number and bank account information. The incident occurred with the vendor after information was transferred between parties to process your recent mortgage loan. Please be assured that there was no unauthorized access to Webster Five's computer systems or your accounts.

While we do not have any definitive information to indicate that your personal information has been used improperly, as a precaution we are providing you with the option to obtain a suite of identity protection services for 24 months free of charge. The bank has partnered with Identity Force, a leader in providing prevention and detection of financial fraud and identity theft to provide these services to you. We encourage you to take advantage of this service. Detailed information about Identity Force's services can be found on their website at [identityforce.com](http://identityforce.com).

You can enroll in the services at <https://secure.identityforce.com/benefit/wsf>, using verification code XXXXXXXXXXXX.

We sincerely apologize for this incident and you can be assured that we've taken steps to address the cause and prevent this from happening in the future. Thank you for banking with us and the opportunity to serve your financial needs.

If you have any questions on the above information, please contact me directly at xxx-xxx-xxxx.

Sincerely,

Name  
Title

*Please review the reverse side of this letter for other recommended actions you may take to protect yourself against unauthorized use of your personal information.*

## **Recommendations to Protect Yourself against Unauthorized Use of your Personal Information**

1. You should always carefully review your account statements and notify us of any suspicious activity.
2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a 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. 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 credit reporting agencies below.

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov), or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to obtain additional information. We also encourage you to report suspected identify theft to the Federal Trade Commission.
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 any 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 using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.
5. 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.); Social Security number and date of birth;
  2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
  3. Proof of current address, such as a current utility bill or telephone bill;
  4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
  5. 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;

The credit reporting agencies have 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 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.. A consumer reporting agency will provide, at no cost, to a consumer who elects to freeze, lift or remove a freeze from a consumer report. A consumer reporting agency will not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.

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 the right to obtain a copy of any police report you file.

<Date>

Customer Name  
Customer address  
Customer city, MA zip

Dear <Customer>,

At Webster Five, we take pride in providing our customers with the best possible service and are dedicated to protecting your personal information. Unfortunately, we have become aware that one of the bank's vendors experienced a security incident that may have allowed your name, address, and Webster Five mortgage loan account number to be accessed by an unauthorized third party. This did not involve unauthorized access to Webster Five's computer systems or any of your other personal information.

We do not have any information to indicate that your loan number has been used improperly. To protect yourself against possible unauthorized use, don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or know who you're dealing with. Also, review the recommended actions on the reverse side of this letter.

We sincerely apologize for this incident and you can be assured that we've taken steps to address the cause and prevent this from happening in the future. Thank you for banking with us and the opportunity to serve your financial needs.

If you have any questions on the above information, please contact me directly at xxx-xxx-xxxx.

Sincerely,

Name  
Title

*Please review the reverse side of this letter for other recommended actions you may take to protect yourself against unauthorized use of your personal information.*

## **Recommendations to Protect Yourself against Unauthorized Use of your Personal Information**

1. You should always carefully review your account statements and notify us of any suspicious activity.
2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a 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. 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 credit reporting agencies below.

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov), or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.
  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 any 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 using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.
  5. 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.); Social Security number and date of birth;
    2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
    3. Proof of current address, such as a current utility bill or telephone bill;
    4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
    5. 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;
- The credit reporting agencies have 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 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. A consumer reporting agency will provide, at no cost, to a consumer who elects to freeze, lift or remove a freeze from a consumer report. A consumer reporting agency will not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.
6. 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 the right to obtain a copy of any police report you file.