

14942

Merrick Bank

<<FirstName>> <<LastName>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Notice of Data Security Incident

Dear <<FirstName>>,

We are writing to inform you of a data security incident that may have involved your personal information. We also wish to inform you about steps you can take to protect your personal information and to offer identity monitoring services.

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.

You have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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 contact **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, www.equifax.com

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
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.)

The consumer 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 request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request

to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide credit monitoring and identity protection support services at no cost to you for one year.

To activate your Kroll membership and start monitoring your personal information please call Kroll at 1-866-775-4209 (or visit <https://redeem.kroll.com>). Your Enrollment Code is: <<insert Kroll code>> and your Verification ID is: 4TZ

Additional information describing your services is included with this letter.

In addition to the information set forth above, we recommend that you consider taking the following measures to protect your personal information:

- You will need to change the password used to access the Merrick mobile banking application. Please go to the log-in screen at the Merrick Bank website at <https://www.MerrickBank.com> and then follow the instructions to change your password.
- If you use the same username and password in connection with your other personal accounts you should consider changing those usernames and passwords.
- You should review all financial account statements carefully and if you notice any suspicious activity, contact that financial institution and notify law enforcement.
- You should be especially aware of any requests, calls, letters, or other questions about any of your personal accounts. If you receive some type of unexpected request for personal information in connection with any of your personal accounts, do not provide any information and instead contact the company associated with that account to validate whether the request was legitimate.

If you have questions about the incident, please call Merrick Bank at 844-766-6100.

Please accept our sincere apologies for any concern or inconvenience that this may cause you.

Sincerely,

Merrick Bank

Merrick Bank

<<FirstName>> <<LastName>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Notice of Data Security Incident

Dear <<FirstName>>,

We are writing to inform you of a data security incident that may have involved your personal information. We also wish to inform you about steps you can take to protect your personal information and to offer identity monitoring services.

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.

You have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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 contact **each** of the three major consumer reporting agencies:

Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960, www.equifax.com

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html

TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
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.)

The consumer 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 request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request

to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,
www.ftc.gov/bcp/edu/microsites/idtheft/, 877-IDTHEFT (438-4338).

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide credit monitoring and identity protection support services at no cost to you for one year.

To activate your Kroll membership and start monitoring your personal information please call Kroll at 1-866-775-4209 (or visit <https://redeem.kroll.com>). Your Enrollment Code is: <<insert Kroll code>> and your Verification ID is: 4TZ

Additional information describing your services is included with this letter.

In addition to the information set forth above, we recommend that you consider taking the following measures to protect your personal information:

- You will need to change the password used to access the Merrick mobile banking application. Please go to the log-in screen at the Merrick Bank website at <https://www.MerrickBank.com> and then follow the instructions to change your password.
- If you use the same username and password in connection with your other personal accounts you should consider changing those usernames and passwords.
- You should review all financial account statements carefully and if you notice any suspicious activity, contact that financial institution and notify law enforcement.
- You should be especially aware of any requests, calls, letters, or other questions about any of your personal accounts. If you receive some type of unexpected request for personal information in connection with any of your personal accounts, do not provide any information and instead contact the company associated with that account to validate whether the request was legitimate.

If you have questions about the incident, please call Merrick Bank at 844-766-6100.

Please accept our sincere apologies for any concern or inconvenience that this may cause you.

Sincerely,

Merrick Bank