

15208

Notice Date: XXXX

PO BOX 304
2 CENTER STREET
ADAMS, MA 01220
413.743.0001



Customer Name
Address
City, State Zip

COMPROMISED DEBIT CARD NOTICE

Re: Debit Card Ending in XXXX

This notice is to inform you of a notification we received of a compromise that has taken place with your card referenced above. Compromise Alerts are communicated to financial institutions and indicate there has been a security breach at a location where you transacted business.

Due to the increased potential for fraud, it is in the best interest of our customers to reissue these cards. You will receive a new chip enabled debit card within the next 15 days. Two to three days before the receipt of your card you will receive a Pin Mailer so you can activate your card at an ATM. You may also bring your new card to any one of our branches to have it activated. It is important that you activate your new card as soon as you receive it to avoid any disruption.

Please be aware that effective (date) you will no longer be able to use the card you currently have in your possession ending in the last four digits listed above. For security reasons, if you would like us to deactivate this card sooner, please call a customer service representative at 413.743.0001 or visit any one of our seven locations. Please destroy the card referenced above immediately upon receipt of your replacement card to avoid confusion going forward.

Until your new card is received, we ask you to please review your account activity online and report any suspicious activity immediately if discovered.

In accordance with a new Massachusetts requirement, we are required to provide you with the attached additional information regarding consumer rights with regard to Identity Theft whenever a security breach occurs. By reissuing this card, risks are mitigated but we wish to make you aware of these measures. Please don't hesitate to call if you have any questions or concerns.

Massachusetts Residents' Rights

Under Massachusetts law, you have the right to obtain any police report filed in regard to a security breach 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 Trans Union (www.transunion.com) by regular, certified or overnight mail at the address below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834
---	--	---

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc)
- Social Security Number
- Date of Birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit may 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 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 of 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 the identified entities or for the specified period of time.

To remove the security freeze, you must send written request to each of the three credit bureaus by mail 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 credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Please visit the "Security Center" page on our website at <https://www.adamscommunity.com/acb-university/security-center/> for information on protecting your identity.

Massachusetts Residents' Rights

Under Massachusetts law, you have the right to obtain any police report filed in regard to a security breach 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 Trans Union (www.transunion.com) by regular, certified or overnight mail at the address below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834
---	--	---

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc)
- Social Security Number
- Date of Birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill or telephone bill.
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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;
- If you are not a victim of identity theft, include a 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 may 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 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 of 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 the identified entities or for the specified period of time.

To remove the security freeze, you must send written request to each of the three credit bureaus by mail 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 credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Please visit the "Security Center" page on our website at <https://www.adamscommunity.com/acb-university/security-center/> for information on protecting your identity.