

JUL 08 2019



RECEIVED
Main Street
BANK

OFFICE OF CONSUMER AFFAIRS

July 3, 2019

Office of Consumer Affairs and Business Regulation
501 Boylston St
Suite 5100
Boston, MA 02116

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To Whom It May Concern:


In compliance with Massachusetts 93H, we hereby notify you that we have been informed by the MasterCard Fraud Management department of a "SECURITY BREACH OF A MERCHANT'S PAYMENT CARD ENVIRONMENT". We were informed of this breach by MasterCard via email on July 2, 2019. It is not known if the breach has been widely reported in the press.

From MasterCard, we have been notified that personal information of our customer(s) may have been included in the breach. The card number, expiration date, cardholder name, PIN data, cardholder date of birth, full magnetic strip, card validation code, cardholder address, and cardholder phone number were compromised. To date, we have been informed that the information of 1 of our debit cards have been included. Though not certain, we believe that almost all the customer(s) live in Massachusetts.

To best protect all parties involved we have reissued all listed debit cards. We have also sent letters to our affected customers which explain the steps we have taken to protect them as well as what they can expect with their replacement debit card. We also direct them to our website for additional information on how to further protect themselves.

We continue to monitor the situation.

Sincerely,


Hannah Gerardi
Deposit Operations
hgerardi@bankmainstreet.com

CC:
Office of the Attorney General
Maura Healey
One Ashburton Place
Boston MA 02108

RP

15357



Main Street BANK

IMPORTANT NOTICE ABOUT YOUR MASTERCARD CHECK CARD AND YOUR PERSONAL INFORMATION

July 3, 2019

CUSTOMER NAME
CUSTOMER ADDRESS LINE 1
CUSTOMER ADDRESS LINE 2

Dear CUSTOMER,

This is to alert you that during **August 1, 2018 through March 29, 2019**, a "SECURITY BREACH OF A MERCHANT'S PAYMENT CARD ENVIRONMENT" of personally identifiable/protected data occurred. We have reason to believe that some of our customers may have had their card data compromised (which could include card names, numbers and card expiration dates) in the incident.

At this time, we have no reason or evidence to believe that an unauthorized individual retrieved any personal information such as social security numbers or Main Street Bank account numbers.

Main Street Bank takes its obligation to safeguard personally identifiable protected data entrusted to us very seriously and therefore deem it necessary to bring this situation to your attention. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

You may visit a branch for an Instant Issued card or you may request we mail your new MSB debit card in about 10-12 business days.

If you have established automated transactions with merchants (i.e. EZ pass, health clubs, internet service providers, etc) please remember to give them your new card number and expiration date.

Here are the actions we recommend you take to protect yourself, and what we will do to assist you:

1. You should be mindful for the next 12-24 months in reviewing your account statements and notify us of any suspicious activity.
2. Using Main Street Bank Internet Banking will allow you to monitor your account activity helping to ensure your account security
3. Notify us immediately if you feel an unauthorized transaction has been charged to your account. Consumers are protected against loss due to fraud by State and Federal laws.

In addition, there are steps you may consider taking to avoid any issues about your personal information or security. 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 and of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the rights 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 may delay your ability to obtain credit. To place a fraud alert on your credit report, contract the three agencies below:

Experian
(888)397-3742
PO BOX 9532
Allen TX 75013
www.experian.com

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

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