

15432

<Date>

John Smith
123 Main Street
Auburn, MA 01501

Dear John Smith

Re: Card Number Ending 1234

IMPORTANT NOTICE

It was recently reported to us that your Webster Five debit card number may have been compromised. To avoid any possible unauthorized use of your card, we have issued you a new debit card which will be arriving in the mail in 7-10 business days.

Please activate your new card before destroying your old card and start using your new card immediately. As a reminder, when your new card arrives, you must contact any service providers who automatically bill your account and provide them with your new card number.

The referenced card number above will become inactive no later than {date 2 weeks from date of letter} at which time you should have already received and activated your new card. If you do not receive a new card prior to this date, please call 800-696-9401 extensions 3520 or 3521.

It's important to review your statements as soon as they arrive for any unusual transactions. If you discover that your card has been misused, please notify us immediately so we may close your card and work with you to file a dispute. You are not liable for unauthorized debit card transactions if we hear from you within 60 days after we sent the first statement on which the problem or error appeared.

We are sorry for any inconvenience this may cause, but feel that this is an important course of action to protect your account. Webster Five is always proactive concerning any security issues that affect our cardholders. Thank you for banking with us and the opportunity to serve your financial needs.

Please review the reverse side of this letter for 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. 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

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

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

Date of Report	MC Case Number	Number of Consumer Active Cards in MA	Breach took place at	Date of breach	Total Cards	Active	Closed	Reissued Cards	ChipCards	Letter sent to atty gen	Letter sent to OCABR
January 2, 2019	VNTV-0002-19	0	security breach of a US merchant's network	11/30/18-12/23/18	1	1	0	1	1	2/14/2019	2/14/2019
January 3, 2019	VNTV-1003-19	0	security breach of a US merchant's network	5/7/18-9/30/18	1	0	1	0	0	2/14/2019	2/14/2019
January 3, 2019	VNTV-0007-19	3	security breach of a US merchant's network	4/2/18-12/17/18	4	3	1	3	3	2/14/2019	2/14/2019
January 3, 2019	ADC006487-US-18-1	0	security breach of a US merchant's network	10/2/17-11/30/18	1	0	1	0	0	2/14/2019	2/14/2019
January 4, 2018	ADC005699-US-18-2	4	security breach of a US merchant's network	5/16/18-12/30/18	4	4	0	4	4	2/14/2019	2/14/2019
January 9, 2019	ADC006529-US-19-1	1	security breach of a US merchant's network	3/7/17-5/31/18	2	1	1	1	1	2/14/2019	2/14/2019
January 10, 2019	ADC006538-US-19-1	5	security breach of a US merchant's network	4/6/18-5/31/18	5	5	0	5	5	2/14/2019	2/14/2019
January 14, 2019	ADC006410-US-18-1	1	security breach of a US merchant's network	8/19/18-1/2/19	1	1	0	1	1	2/14/2019	2/14/2019
January 15, 2019	VNTV-1005-19	1	security breach of a US merchant's network	4/6/18-1/7/19	2	1	1	1	1	2/14/2019	2/14/2019
January 15, 2019	VNTV-1006-19	0	security breach of a US merchant's network	9/6/18-12/8/18	12	0	12	0	0	2/14/2019	2/14/2019
January 16, 2019	ADC005039-US-18-5	0	security breach of a US merchant's network	6/30/18-11/27/18	1	0	1	0	0	2/14/2019	2/14/2019
January 24, 2019	ADC005699-US-18-3	0	security breach of a US merchant's network	3/22/18-12/30/18	1	0	1	0	0	2/14/2019	2/14/2019
January 30, 2019	ADC006647-US-19-1	0	security breach of a US merchant's network	10/1/17-12/14/18	1	0	1	0	0	2/14/2019	2/14/2019
January 30, 2019	ADC006668-US-19-1	0	security breach of a US merchant's network	8/1/18-8/30/18	1	0	1	0	0	2/14/2019	2/14/2019
January 31, 2019	ADC005133-EU-18-3	0	security breach of a US merchant's network	12/18/14-8/21/18	2	0	2	0	0	2/14/2019	2/14/2019
February 4, 2019	ADC005394-US-18-10	0	security breach of a US merchant's network	12/8/17-11/30/18	1	0	1	0	0	3/28/2019	3/28/2019
February 5, 2019	ADC006713-US-19-1	0	security breach of a US merchant's network	6/1/18-10/30/18	1	0	1	0	0	3/28/2019	3/28/2019
February 5, 2019	ADC005160-US-18-4	1	security breach of a US merchant's network	5/5/18-11/30/18	1	1	0	1	1	3/28/2019	3/28/2019
February 6, 2019	ADC005217-US-18-1	0	security breach of a US merchant's network	8/30/17-4/9/18	1	0	1	0	0	3/28/2019	3/28/2019
February 6, 2019	ADC005977-US-18-3	0	security breach of a US merchant's network	8/1/18-8/29/18	1	0	1	0	0	3/28/2019	3/28/2019
February 11, 2019	VNTV-1013-19	4	security breach of a US merchant's network	11/13/18-1/11/19	4	4	0	4	4	3/28/2019	3/28/2019
February 11, 2019	ADC006577-US-19-2	0	security breach of a US merchant's network	6/9/17-10/16/18	1	0	1	0	0	3/28/2019	3/28/2019
February 13, 2019	ADC006732-US-19-1	0	security breach of a US merchant's network	9/27/18-1/4/19	1	0	1	0	0	3/28/2019	3/28/2019
February 15, 2019	ADC006747-US-19-1	0	security breach of a US merchant's network	6/1/18-11/1/18	1	0	1	0	0	3/28/2019	3/28/2019
February 15, 2019	ADC006466-US-18-1	0	security breach of a US merchant's network	9/2/18-12/12/18	18	0	18	0	0	3/28/2019	3/28/2019
February 19, 2019	ADC006734-US-19-1	0	security breach of a US merchant's network	10/28/19-1/25/19	1	0	1	0	0	3/28/2019	3/28/2019

February 20, 2019	ADC006793-US-19-1	17	security breach of a US merchant's network	10/3/18-11/20/18	64	46	18	46	46	3/28/2019
February 21, 2019	ADC006768-US-19-1	1	security breach of a US merchant's network	6/9/18-1/24/19	1	1	0	1	1	3/28/2019
February 21, 2019	ADC006515-US-19-2	0	security breach of a US merchant's network	9/15/17-2/12/19	1	1	0	1	1	3/28/2019
February 22, 2019	ADC006789-US-19-1	0	security breach of a US merchant's network	5/1/18-12/29/18	1	0	1	0	0	3/28/2019
February 22, 2019	ADC006782-US-19-1	0	security breach of a US merchant's network	8/1/18-1/25/19	3	0	3	0	0	3/28/2019
February 25, 2019	ADC005102-US-18-9	2	security breach of a US merchant's network	1/13/17-2/18/19	3	2	1	2	2	3/28/2019
February 28, 2019	ADC005697-19-1	0	security breach of a US merchant's network	11/13/18-1/11/19	4	0	4	0	0	3/28/2019
March 6, 2019	VNTV-0071-19	1	security breach of a US merchant's network	10/7/18-2/7/19	1	1	0	1	1	5/6/2019
March 7, 2019	ADC006111-US-18-2	1	security breach of a US merchant's network	9/1/18-12/15/18	1	1	0	1	1	5/6/2019
March 7, 2019	VNTV-0072-19	253	security breach of a US merchant's network	11/7/18-12/20/18	397	287	110	287	287	5/6/2019
March 8, 2019	VNTV-0073-19	1	security breach of a US merchant's network	4/7/18-3/6/19	3	2	1	2	2	5/6/2019
March 8, 2019	ADC006871-US-19-1	1	security breach of a US merchant's network	12/14/17-9/20/18	4	1	3	1	1	5/6/2019
March 11, 2019	VNTV-1021-19	1	security breach of a US merchant's network	10/1/18-1/14/19	1	1	0	1	1	5/6/2019
March 12, 2019	ADC006911-US-19-1	0	security breach of a US merchant's network	7/1/18-11/29/18	1	0	1	0	0	5/6/2019
March 13, 2019	ADC006935-US-19-1	53	security breach of a US merchant's network	12/3/18-12/9/18	102	58	44	58	58	5/6/2019
March 15, 2019	ADC006926-US-19-1	0	security breach of a US merchant's network	5/1/18-12/28/18	1	0	1	0	0	5/6/2019
March 15, 2019	ADC005102-US-18-10	2	security breach of a US merchant's network	6/14/18-2/13/19	3	3	0	3	3	5/6/2019
March 20, 2019	VNTV-1022-19	1	security breach of a US merchant's network	8/23/18-3/13/19	2	1	1	1	1	5/6/2019
March 20, 2019	VNTV-0074-19	89	security breach of a US merchant's network	9/3/18-3/8/19	123	98	25	98	98	5/6/2019
March 21, 2019	ADC006965-US-19-1	1	security breach of a US merchant's network	11/4/18-1/30/19	2	1	1	1	1	5/6/2019
March 22, 2019	ADC006879-US-19-1	1	security breach of a US merchant's network	7/1/18-3/14/19	1	1	0	1	1	5/6/2019
March 26, 2019	ADC005102-US-18-11	1	security breach of a US merchant's network	6/5/18-3/12/19	4	2	2	2	2	5/6/2019
March 27, 2019	ADC006992-US-19-1	2	security breach of a US merchant's network	5/1/18-2/4/19	11	2	9	2	2	5/6/2019
March 28, 2019	ADC007017-US-19-1	64	security breach of a US merchant's network	4/4/18-8/31/18	128	65	63	65	65	5/6/2019
March 28, 2019	ADC007025-US-19-1	1	security breach of a US merchant's network	1/1/18-1/22/19	1	1	0	1	1	5/6/2019
March 29, 2019	ADC006960-US-19-1	0	security breach of a US merchant's network	9/1/18-1/31/19	1	0	1	0	0	5/6/2019
March 29, 2019	ADC007029-US-19-1	1	security breach of a US merchant's network	6/4/18-12/31/18	3	1	2	1	1	5/6/2019
March 29, 2019	VNTV-1027-19	5	security breach of a US merchant's network	1/3/19-3/29/19	9	6	3	6	6	5/6/2019

April 3, 2019	ADC007074-US-19-1	1	security breach of a US merchant's network	9/3/18-1/27/19	1	1	0	1	1	1	5/6/2019	5/6/2019
April 3, 2019	ADC006817-US-19-1	4	security breach of a US merchant's network	5/23/18-3/18/19	12	6	6	6	6	6	5/6/2019	5/6/2019
April 4, 2019	ADC006817-US-19-2	6	security breach of a US merchant's network	5/23/18-3/18/19	8	6	2	6	6	6	5/6/2019	5/6/2019
April 5, 2019	ADC007069-US-19-1	0	security breach of a US merchant's network	8/1/18-8/31/18	1	0	1	0	0	0	5/6/2019	5/6/2019
April 11, 2019	ADC006502-US-18-2	0	security breach of a US merchant's network	8/6/18-3/20/19	1	1	0	1	1	1	5/6/2019	5/6/2019
April 11, 2019	ADC007098-US-19-1	0	security breach of a US merchant's network	5/1/18-2/28/19	1	0	1	0	0	0	5/6/2019	5/6/2019
April 17, 2019	ADC007126-US-19-1	0	security breach of a US merchant's network	4/2/17-3/31/19	1	0	1	0	0	0	5/6/2019	5/6/2019
April 19, 2019	VNTV-1030-19	6	security breach of a US merchant's network	5/14/18-4/17/19	12	9	3	9	9	9	5/6/2019	5/6/2019
April 22, 2019	ADC006979-US-19-1	1	security breach of a US merchant's network	3/1/18-3/18/19	1	1	0	1	1	1	5/6/2019	5/6/2019
April 22, 2019	ADC007125-AP-19-1	1	security breach of a US merchant's network	9/9/18-12/20/18	1	1	0	1	1	1	5/6/2019	5/6/2019
April 22, 2019	ADC006452-US-18-2	0	security breach of a US merchant's network	10/30/18-3/29/18	2	0	2	0	0	0	5/6/2019	5/6/2019
April 24, 2019	ADC007152-US-19-1	0	security breach of a US merchant's network	12/5/18-1/21/19	2	1	1	1	1	1	5/6/2019	5/6/2019
May 2, 2019	ADC007196-US-19-1	0	security breach of a US merchant's network	7/1/17-12/28/18	2	0	2	0	0	0	6/14/2019	6/14/2019
May 6, 2019	VNTV-1036-19	1	security breach of a US merchant's network	7/31/18-2/26/19	1	1	0	1	1	1	6/14/2019	6/14/2019
May 8, 2019	ADC007266-EU-19-1	1	security breach of a US merchant's network	12/10/18-2/20/19	2	1	1	1	1	1	6/14/2019	6/14/2019
May 9, 2019	ADC007264-EU-19-1	0	security breach of a US merchant's network	3/1/19-4/29/19	1	0	1	0	0	0	6/14/2019	6/14/2019
May 13, 2019	ADC007002-US-19-2	2	security breach of a US merchant's network	7/15/18-3/29/19	4	2	2	2	2	2	6/14/2019	6/14/2019
May 23, 2019	ADC007304-US-19-1	0	security breach of a US merchant's network	5/6/18-4/28/19	2	0	2	0	0	0	6/14/2019	6/14/2019
May 23, 2019	ADC007326-US-19-1	1	security breach of a US merchant's network	5/1/17-2/28/19	1	1	0	0	0	0	6/14/2019	6/14/2019
May 24, 2019	ADC007319-US-19-1	2	security breach of a US merchant's network	3/1/19-3/31/19	2	2	0	2	2	2	6/14/2019	6/14/2019
May 31, 2019	VNTV-0119-19	1	security breach of a US merchant's network	10/14/18-5/29/19	1	1	0	1	1	1	6/14/2019	6/14/2019
June 3, 2019	ADC006319-US-18-2	2	security breach of a US merchant's network	3/28/18-4/30/19	4	2	2	2	2	2	7/19/2019	7/19/2019
June 10, 2019	VNTV-0125-19	3	security breach of a US merchant's network	11/14/18-5/7/19	4	3	1	3	3	3	7/19/2019	7/19/2019
June 14, 2019	ADC007350-US-19-1	1	security breach of a US merchant's network	4/1/19-4/30/19	1	1	0	1	1	1	7/19/2019	7/19/2019
June 17, 2019	ADC007408-US-19-1	1	security breach of a US merchant's network	12/12/18-5/19/19	1	1	0	1	1	1	7/19/2019	7/19/2019
June 17, 2019	ADC007381-US-19-1	0	security breach of a US merchant's network	10/1/18-11/30/18	1	1	0	1	1	1	7/19/2019	7/19/2019
June 18, 2019	ADC007446-US-19-1	0	security breach of a US merchant's network	4/1/19-4/30/19	1	0	1	0	0	0	7/19/2019	7/19/2019
June 20, 2019	ADC007380-US-19-1	2	security breach of a US merchant's network	8/1/18-3/30/19	5	2	3	2	2	2	7/19/2019	7/19/2019

June 20, 2019	ADC007196-US-19-2	0	security breach of a US merchant's network	7/1/17-5/8/19	1	0	1	0	0	0	0	7/19/2019
June 20, 2019	VNTV-1038-19	6	security breach of a US merchant's network	8/1/18-4/14/19	7	6	1	5	6	6	6	7/19/2019
June 21, 2019	ADC007466-US-19-1	1	security breach of a US merchant's network	6/4/17-3/31/19	1	1	0	1	1	1	1	7/19/2019
June 24, 2019	ADC007105-US-19-2	0	security breach of a US merchant's network	4/2/17-4/7/19	1	0	1	0	0	0	0	7/19/2019
June 27, 2019	ADC007155-US-19-1	0	security breach of a US merchant's network	10/29/18-3/4/19	1	0	1	0	0	0	0	7/19/2019
July 1, 2019	VNTV-0136-19	1	security breach of a US merchant's network	8/7/2018-6/29/19	3	1	2	1	1	1	1	
July 2, 2019	ADC007391-US-19-1	7	security breach of a US merchant's network	8/1/2018-3/29/19	14	7	7	7	7	7	7	
July 9, 2019	ADC006817-US-19-3	3	security breach of a US merchant's network	4/16/18-3/18/19	4	3	1	3	3	3	3	
July 15, 2019	VNTV-0143-19	51	security breach of a US merchant's network	12/1/18-7/10/19	71	55	16	55	55	55	55	
July 16, 2019	VNTV-1040-19	0	security breach of a US merchant's network	4/13/2019-7/11/19	1	0	1	0	0	0	0	
July 16, 2019	VNTV-1025-19-A	0	security breach of a US merchant's network	2/21/2019-6/25/2019	1	0	1	0	0	0	0	
July 17, 2019	ADC007540-US-19-1	1	security breach of a US merchant's network	10/26/2018-11/30/2018	1	1	0	1	1	1	1	
July 18, 2019	VNTV-0152-19		security breach of a US merchant's network	3/20/2019-7/11/2019	8	6	2	6	6	6	6	