



# Main Street

— BANK —

You may wish to learn more about identity theft. The Federal Trade Commission has online 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 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.

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. This freeze is designed to prevent credit, loans or services from being approved in your name without your consent:

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

1. Your full name, social security number and date of birth
2. If you have moved within the past 5 years, provide the addresses where you have lived over those prior 5 years
3. Proof of current address, such as current utility bill or telephone bill
4. A copy of a government issued identification card (driver's license, ID card, military ID 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.

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

Please be assured that Main Street Bank's systems were not in any way compromised. This circumstance is a result of a "SUSPECTED DATA COMPROMISE OF A MERCHANT'S PAYMENT CARD ENVIRONMENT" **and is beyond our control**. With that said, we want you to know that **our priority is you**. The re-issuance of your debit card is the best and safest approach to protecting your credit.

If you have any questions, please call us during normal business hours at 508-481-8300 extension 199. We thank you for your business and hope that our proactive approach to this dilemma further demonstrates our commitment to you.

Sincerely,

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