

15497

[Letter Date]

[Consumer Name]
[Address]
[City, MA, Zip]

Dear [Consumer Name],

Because protecting your personal information is of the utmost importance to us, we want to follow-up on our phone conversation of [Phone Conversation Date]. Again, we apologize that your [name, address, account number] were inadvertently disclosed.

Massachusetts law requires us to inform you of the following, which may or may not be applicable in this circumstance.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, contact each of the nationwide credit bureaus by phone, online, or by mail. Contact information for each bureau is below.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com
800-685-1111

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com
888-397-3742

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com
888-909-8872

You will need to supply your name, address, date of birth, social security number, and other personal information.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

We truly regret the inconvenience that this situation has created. We take our customer's security and privacy seriously. If you should have any further questions, please contact me by email at [E-mail Address] or by phone at [Phone Number].

Sincerely,

[Name]

[Title]

The Cape Cod Five Cents Savings Bank