April 5, 2019



We are writing to notify you that due to a clerical error on 3/18/2019, your account information was inadvertently disclosed to another party. Your account information included name, address and account number.

We truly apologize for any inconvenience or worry this issue may cause you. We have addressed this with our staff and have reiterated the importance of properly handling and safeguarding customer information and following established procedures.

On the following pages of this letter are some actions you can take to protect yourself and to make yourself aware of your rights. In addition, to help prevent possible misuse of your personal information, we recommend that you enroll in a credit monitoring service. Once you sign up, Rockland Trust will reimburse you for up to one year of service. If you would like to take advantage of this offer, please enroll in a service and bring proof of payment to your local branch for reimbursement.

Rockland Trust recommends that you monitor your account(s) vigilantly over the next twelve to twenty-four months. You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account. If you suspect any additional fraud incidents or suspect identity theft please report these promptly back to Rockland Trust. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission (FTC). The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1-877-IDTHEFT (1-877-438-4338) or visit consumer.gov/idtheft.

In general, it is a good practice to request a copy of your credit report annually. To order your free annual credit report from a national consumer reporting company, visit annualcreditreport.com, call toll-free 877.322.8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Your relationship is important to us. If you have any questions or would like to discuss this matter further, please contact our Customer Information Center at 508.732.7072. Our associates are available from 7:00 a.m. to 8:00 p.m. Monday through Friday, 8:00 a.m. to 5:00 p.m. Saturday, and 11:00 a.m. to 3:00 p.m. Sunday.

Thank you for banking with Rockland Trust.

Sincerely,

**Rockland Trust** 

## IMPORTANT NOTICE OF YOUR RIGHTS UNDER THE MASSACHUSETTS DATA BREACH NOTIFICATION LAW (M.G.L. c. 93H, §3)

You have the right to obtain any police report filed in regard to this 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.

You may place a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. You should be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any request for a new loan, credit, mortgage, employment, housing or other services.

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 addresses below:

**Equifax Security Freeze** P.O. Box 105788

Atlanta, GA 30348

**Experian Security Freeze** 

P.O. Box 9554

Allen, TX 75013 P.O. Box 2000

Fraud Victim Assistance Department Chester, PA 19022

Trans Union Security Freeze

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.);
- 2. Social Security Number;
- 3. Date of birth:
- 4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 7. 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;
- 8. If you are not a victim of identity theft, include 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 bureaus must 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 number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals youwould like to receive your credit report or 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 those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number 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.

Alternatively, you may place a free fraud alert on your credit report by contacting any one of the three credit reporting agencies listed above. The agency you contact must tell the other agencies about your alert. The initial alert stays on your report for at least 90 days, but you can renew it after 90 days. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. Be sure the credit reporting agencies have your current contact information so they can get in touch with you.