

15802



Date: 09/27/19

Attorney General Maura Healy  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

Office of Consumer Affairs and Business Regulation  
10 Park Plaza Suite 5170  
Boston, MA 02116

Dear Attorney General & Director:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a breach of security/an unauthorized access or use of personal information involving Massachusetts residents.

**NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS**

**MasterCard Notification Received:** 09/26/19  
**Event Description:** Suspected data compromise of a merchant's payment card environment  
**Source of Compromise:** System Breach  
**Affected Time Period:** November 1, 2017 through July 28, 2019  
**Electronic Data possibly compromised:** Account Number, CVC2, Expiration Date

**NUMBER OF MASSACHUSETTS RESIDENTS AFFECTED**

**Total:** 1

All affected residents were promptly notified via a written notice that was delivered by the US Postal Service.

**STEPS YOU HAVE TAKEN OR PLAN TO TAKE RELATING TO THE INCIDENT**

All impacted cards have been flagged as "compromised" which escalates the review of transactions by our fraud detection system. Transactions associated with these flagged cards have a greater chance of being sent through our online real-time monitoring to risk-score the transactions before they are approved.

The notifications sent to all affected residents recommends that they contact us to reissue them a new card. We will only close and reissue a card without hearing from them if the suspected card has experienced fraud or attempted fraud.

At this time we do not have any evidence that the personal information was used for fraudulent purposes and have not reported the incident to law enforcement.

**OTHER NOTIFICATION AND CONTACT INFORMATION**

Please contact me if you have any questions or if you require any additional information.

Sincerely,

*Kathy Guerrier*  
Debit Card Administrator  
Phone: (617) 340-1283  
[kguerrier@village-bank.com](mailto:kguerrier@village-bank.com)

Member FDIC  
Member SIF  
Letter: CM008





09/27/19



**IMPORTANT INFORMATION ABOUT YOUR VILLAGE BANK DEBIT MASTERCARD**

Dear [REDACTED],

PREVIOUS CARD NUMBER ENDING IN: [REDACTED]

**Your previous card has already been closed. This letter is for your information and to ensure you that your current card, if reordered, is active and secure.**

We have received a security bulletin from MasterCard regarding a potential security breach.

You are receiving this notification because you initiated a debit card transaction with the impacted merchant some time before or during the affected time period. Your Village Bank Debit MasterCard may have been involved.

The Village Bank's computer and debit card networks were not breached at any time and your confidential information on our systems remain safe.

**NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS**

**Event Description:** Suspected data compromise of a merchant's payment card environment

**Electronic Data possibly compromised:** Account Number, CVC2, Expiration Date

**Start Date:** November 1, 2017

**End Date:** July 28, 2019

**Protecting your account against fraudulent activity is a top priority for us!**

A high level review of debit card activity against your account has not found any unusual or unauthorized transactions as a result of this suspected breach. All debit card transactions are run through our sophisticated real-time fraud detection system for monitoring.

*If you have any questions please contact us at (617) 969-4300 or visit your local branch.*

Sincerely,

*Kathy Guerrier  
Debit Card Administrator  
320 Needham Street, Suite 200  
Newton, MA 02464  
Phone: (617) 969-4300*

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Member SIF  
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