

16077

November 6, 2019

Megan C. Hanna  
14 Haskell Street  
Cambridge, MA 02140

Important Notice Regarding your Sensitive Customer Information

Dear Megan,

I am writing on behalf of Cambridge Trust Company to inform you of an information security incident involving the potential unauthorized access or potential use of your sensitive customer information.

Cambridge Trust has a comprehensive information and data security program in place to guard against unauthorized access to our clients' sensitive information. We value your business and respect the privacy of your information.

**What Happened**

On October 11, 2019 the Cambridge Trust Wealth Management offices located at 75 State Street received a package from UPS containing your personal information including your name, address, and Social Security number, as well as your Fidelity account numbers and future Cambridge Trust Wealth Management account numbers. When receiving the package, the UPS driver indicated that the package had been opened. The contents of the package were inventoried and all documents were accounted for. However, your personal and account information were potentially exposed.

Cambridge Trust acted promptly to contact you directly and freeze all Cambridge Trust accounts and subsequently provide new account numbers for all affected accounts at Cambridge Trust. We have contacted UPS to determine how this incident occurred.

**Next Steps**

We recommend that you continue to carefully review your monthly statements and immediately alert us if you see anything suspicious. Using online banking will enable you to check your account activity even more frequently. The Bank will provide 18 months of free credit monitoring to allow you to monitor your credit report activity. I know you have enrolled with Norton Life Lock for a 12 month subscription. Please let me know when you would like to enroll in an additional 6 months and Cambridge Trust will reimburse you for this extended service.

## **Your Rights**

Under Massachusetts law, 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.

Since your social security number was involved in the incident, you are entitled to 18 months of free credit monitoring services, which you have already begun with Norton Life Lock.

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.

Megan, on behalf of Cambridge Trust, I am so sorry this happened. If you have any questions or concerns, please feel free to call me directly and I will be sure you are taken care of.

Sincerely,

William T. Oberlies, CFA  
Senior Vice President,  
Director of Wealth Management Business Management  
Office: 617.441.1572  
75 State Street, 18th Floor, Boston, MA 02109

## **Placing a Security Freeze on Your Credit Reports**

You may 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.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### **Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

### **Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

### **TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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 you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.