



November 25, 2019

16128

MutualOne.com
508.820.4000
PO Box 9006
Framingham MA 01701
Offices in Framingham
and Natick

Re: Account Number Ending:

Dear:

Thank you, for your recent inquiry regarding your MasterMoney Card.

It is our intention to assist you in any way possible. We have, therefore, provided provisional credit for the following disputed transactions. (8 totaling \$56.64)

\$2.11	Microsoft*Redmond WA 11/20 (NYC)
\$10.61	Microsoft*Xbox msbill.info WA 11/21 (ELN)
\$5.30	Microsoft*Xbox msbill.info WA 11/21 (ELN)
\$10.61	Microsoft*Xbox msbill.info WA 11/21 (ELN)
\$2.11	Microsoft*Xbox msbill.info WA 11/21 (ELN)
\$9.99	Apple.com/Bill 866-712-7753 CA 11/21 (ELN)
\$5.30	Microsoft*Xbox msbill.info WA 11/22 (ELN)
\$10.61	Microsoft*Xbox msbill.info WA 11/22 (ELN)

These funds will be in your account pending our research of the disputed transaction. However, please note this is PROVISIONAL credit and may be reversed if our research determines the transaction is valid.

We regret any inconvenience this matter may have caused you. If you have any questions or need additional information, please contact me at (508) 820-4000. If it is more convenient, our facsimile number is (508) 655-1183.

Sincerely,

Donna M Sahely
Senior Operations Specialist

16128

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, on your request, the MutualOne Bank investigated eight transactions that were charged to your account via your debit card (as detailed in our letter of November 25, 2019). You have confirmed that the transactions were illegitimate, and it does appear that the transactions were fraudulent as the card has not left your possession. We have credited your account as is detailed in the same letter and wish to inform you of what we are doing to protect you and what you can do to protect yourself.

Due to the fraudulent activity associated with this incident, in order to safeguard your data, a replacement debit card with a new card number has been made for you at the branch at no cost. You should have destroyed the old card upon receipt.

We recommend that you consider the following actions in order to further protect yourself:

1. You should be mindful for the next 12 to 24 months in reviewing your account statements and notify us of any suspicious activity.
2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line 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's website at www.ftc.gov, or www.consumer.gov/idtheft to obtain additional information. We also encourage you to report suspected identify theft to the Federal Trade Commission.
4. 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. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.
5. In order to request a security freeze, you will need to provide the following information:
 - A. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
 - B. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;