

16212

December 16, 2019

<<Name>>

<<Address>>

<<City, State, Zip Code>>

RE: Notice Regarding Unauthorized Access to Customer Information

Dear <<Customer Name>>,

We are writing to let you know about a data security incident at Greenfield Cooperative Bank that affected your information discovered by the Bank December 12, 2019. We regret that this incident may affect you. We take our obligation to safeguard personal information very seriously and, therefore, we are alerting you so you can take steps to protect yourself. We encourage you to remain vigilant and regularly review and monitor your credit reports and medical benefits statements.

We are in the process of completing our investigation and addressing areas for improvement to help ensure that this type of incident does not happen in the future. Based on this review we want to inform you that the following personal information was included in the security incident:

- Social Security Number
- Credit Score
- Address

As a result, you may want to contact any other financial institutions to seek additional protections for your account(s) with them.

For more information on identity theft please visit the website of the following state/federal agencies:

Federal Trade Commission: www.ftc.gov/bcp/edu/microsites/idtheft/

Please take appropriate steps to prevent potential harm. We recommend that you closely monitor your financial accounts and promptly contact the financial institution if you see any unauthorized activity. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus. To order your free credit report, call toll-free at (877) 322-8228 or visit www.annualcreditreport.com.

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information that is not accurate, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

To protect yourself from the possibility of identity theft, you may want to consider placing a fraud alert on your credit files. An initial fraud alert is free and will stay on your credit report for at least 90 days. The alert informs creditors of the possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Another option to consider is placing a security freeze with the credit reporting agencies. A security freeze prevents unauthorized access to your credit report. However, a security freeze may also limit your ability to open new accounts yourself until you authorize access for specific creditor(s). You may place a security freeze on your credit report at no charge. You may call any one of the three credit reporting agencies; they can assist you in placing automatic fraud alerts and/or security freezes with all of the agencies.

As an additional safeguard, we will provide you with 24 months of free credit protection services from IDSafeChoice Plus. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. If you wish to take advantage of this offer visit our website <https://greenfieldcoopbank.merchantsinfo.com/> and signup for IDSafeChoice Plus and the Bank will reimburse 100% of the cost to you for this service.

Maintaining the integrity of our customers' confidential information is extremely important to us. We sincerely apologize for any inconvenience you may have experienced. I have included a Reference Guide that provides details on the steps outlined in this letter. If you have any questions regarding this incident, please contact me at 413-772-0293, ext. 124 or Jane Trombi, Senior Vice President at 413-773-6107.

Sincerely,

Jane Trombi
Senior Vice President

Michael E. Tucker
President & CEO

Reference Guide

We encourage individuals take the following steps to review and monitor credit reports:

Order Your Free Credit Report:

To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open and medical bills you do not recognize. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

If you find items you don't understand on your report, call the relevant credit bureau at the number given on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission. If you detect any unauthorized transactions in your financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File:

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.

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

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

TransUnion
Fraud Victim Assistance Division 800-680-7289 www.transunion.com
P.O. Box 6790
Fullerton, California 92834-6790

Place a Security Freeze on your Credit Report:

You have a right to place a "security freeze" on your credit report at no cost, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.