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

December 30, 2019

Re: Data Security Breach

Dear:

The Bank received notification from the MasterCard Fraud Management department on December 23, 2019. They have been evaluating a security breach of a **U.S. Merchants Payment Card Environment** during the period from July 1, 2019 to July 31, 2019. While the security breach did not occur at MutualOne Bank, the notification from the MasterCard Fraud Management department indicates that your debit card number may have been exposed to possible compromise as a result.

At MutualOne Bank, we are committed to protecting our customers' information and accounts. With that in mind, a replacement debit card with a new card number has been ordered for you at no cost and you should receive it within the next 14 days. **Please note: You will be receiving a system generated pin within 1-2 days of receiving your card. Please activate your new card at any ATM by performing a balance inquiry using the pin number you received in the mail. If you wish to change your pin, you may do so at any ATM or by visiting one of our branches.**

When you receive your replacement card in the mail, please destroy your old card immediately. To further ensure your security, the old card will be deactivated as of January 15, 2020. It is important to note that if you have automatic deductions on your current card, you should be sure to notify the vendors or merchants of your new card number.

For additional information on protecting yourself from identity theft, visit our web site at www.mutualone.com. Please contact Donna Sahely, our Debit MasterCard Specialist, with any questions regarding your account at (508)820-4000. I apologize for any inconvenience but believe this will best protect you against potential fraud.

Sincerely,

A handwritten signature in cursive script that reads "Carmela Canal".

Carmela Canal
First Vice President of Deposit Operations

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, MutualOne Bank received information from the MasterCard® Fraud Management department indicating that they have been evaluating a security breach of United States Merchant's Payment Card Environment which exposed MasterCard payment account data and that it may involve your personal information. We have been given reason to believe that magnetic strip data may have been involved in the incident. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

Although we are thus far unaware of any fraudulent activity associated with this incident, in order to safeguard your data, a replacement debit card with a new card number has been ordered for you at no cost. You should receive the new card within the next 14 days and you may continue to use your present card until you receive your replacement card. When you receive your replacement card in the mail, please destroy your old card immediately. To further ensure your security, **the old card will be deactivated as of January 15, 2020.**

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	Equifax	TransUnion
(888) 397-3742	(877) 478-7625	(800) 680-7289
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790
www.experian.com	www.equifax.com	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;
- C. Proof of current address, such as a current utility bill or telephone bill;
- D. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- E. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft;

The credit reporting agencies have 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 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. A consumer reporting agency must allow a consumer to place, lift, or remove a security freeze "free of charge" from a consumer report.

6. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

We will continue to monitor the effects of the data breach and want to ensure that you are aware of the resources available to you. Please do not hesitate to call us at (508) 820-4000 so that we may continue to assist you or if you have any questions.