

16393



PeoplesBank

January 16, 2020

Customer Name

Address

Address 2

Town, State, Zip

Dear (First Name):

We are writing to inform you of a clerical error that may have resulted in some of your Personally Identifiable Information (PII) being shared inappropriately with another customer of our bank. We realize the importance of safeguarding PII, and the concerns that customers may have if it is possible that information has been shared, and so we want to be as proactive as possible in alerting you to exactly what happened, and identifying follow-up actions we are taking on your behalf.

In order to manage and renew the Health Savings Accounts (HSA) for a small number of our customers (24), we reached out via phone to these customers – it is likely you received a call from us in December/January about this matter. We needed to have the customers sign an authorization form and return it to us. We then prepared the form for their signature and mailed them to the addresses on file for the account holders.

We were performing a simple manual process of addressing the envelopes and inserting the correct HSA form prior to mailing, however through human error, some forms were placed in the incorrect envelopes. A blank sample of the form involved is included in this mailing for illustration purposes.

We do not believe that all 24 forms mailed were affected; however, to be cautious, we wanted to inform you of this potential inappropriate sharing of PII, explain what we believe happened, and let you know of our approach to addressing the issue.

We will be instituting new processes to add additional layers of review prior to manual mailings of this type. In addition, we invite you to sign up for free credit monitoring at the Bank's expense, which is being offered to any of the 24 customers who may be impacted, as well as the HSA beneficiaries listed on the plan document. Should you wish to explore this option, or other additional security measures, please feel free to reach out to Banking Center Manager Daniel Malkin at (860) 901-8264.

We remain committed to ensuring the security and safety of all PII for all customers, and deeply regret that this incident occurred. While it was a manual error impacting a small number of customers, we take this very seriously and want you to be assured that management is committed to improving our security efforts as a result.

Thank you for being a valued customer, and please do not hesitate to reach out if we can assist in any way.

Regards,

Alveda D. Amistadi

Senior Vice President | Retail and Operations



Member FDIC/Member DIF

330 Whitney Avenue, Holyoke, MA 01040 413.538.9500 bankatpeoples.com





### **What we are doing to protect your information:**

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

1. Ensure that you **enroll by: April 30, 2020** (please note that your code will not work after this date.)
2. Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
3. Provide your **activation code: [code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by **April 30, 2020**. Be prepared to provide engagement number DB17536 as proof of eligibility for the identity restoration services by Experian.

### **Additional details regarding your 24-MONTH EXPERIAN IDENTITYWORKS Membership:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

1. **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
2. **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
3. **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
4. **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
5. **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
6. **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer

are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.