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January 31, 2020

UNIBANK

Dear [REDACTED]

We value your business and respect the privacy of your information, which is why as a precautionary measure, we are writing to notify you that an unauthorized acquisition of your personal information occurred on January 6, 2020. While we believe there is a low risk of potential fraud related to this release of information, this incident may have increased the probability of your information being used for fraudulent purposes. It is impossible to know with certainty whether you will experience trouble, but there are steps you can take to protect yourself, should you wish to do so. Below are some possibilities:

- Massachusetts law also allows consumers to place a security freeze on their 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.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com) and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to 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://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
1-888-909-827
<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 requests 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.

- Carefully examine all credit card billings and other such statements to verify charges. If anything looks suspicious, promptly report the incident as suspected identity theft.

- You may wish to visit the Federal Trade Commission's (FTC) web site (www.ftc.gov) or call their toll-free number (1-877-ID-THEFT) to obtain identity theft guidance and to report suspected incidents of identity theft.
- The Fair Credit Reporting Act allows you, under certain circumstances, to place a fraud alert in your consumer credit report.
- You may also use this letter to obtain a free credit report from the reporting agencies:

Equifax (www.equifax.com)

P.O. Box 740241, Atlanta, GA 30374-0241, 1-800-685-1111

Experian (www.experian.com)

P.O. Box 2104, Allen, TX 75013-0949, 1-888-EXPERIAN (397-3742)

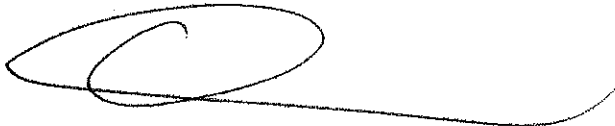
Trans Union (www.transunion.com)

P.O. Box 1000, Chester, PA 19022, 1-800-916-8800

Under Massachusetts law, you have the right to file a police report and obtain a copy of it if you find suspicious activity on your credit reports or have reason to believe your information is being misused. You also have the right to obtain any police report filed regarding this incident.

You are a valued customer and we thank you for the opportunity to continue to serve you. If you have any questions or concerns, please do not hesitate to contact the Customer Contact Center at **(800) 578-4270**, for assistance and information related to this incident.

Sincerely,



Cherie Lisee
Director of Compliance & Risk and Privacy Officer
UniBank