

16551



# Dedham Savings

Here for the journey.

January 23, 2020

[REDACTED]  
[REDACTED]  
[REDACTED]

Dear [REDACTED],

You have claimed that the following MC Purchase is unauthorized:

Account ending in	[REDACTED]
Date error occurred	12/23/19
Amount	\$27.32
Location	[REDACTED]

The error reported to the bank in connection with the above transaction on 01/13/2020, has been provisionally credited to your account on 01/23/2020. We have backdated this transaction to reflect the date of 12/23/2020 to adjust your interest accordingly. You shall have full use of the funds during our investigation. A final disposition of this claim will be resolved and reported to you within 45 days.

If you have any questions regarding this matter, please contact our Digital Banking Department at (781) 329-6700 or (800) 462-1190.

Thank you for banking with Dedham Savings.

Sincerely,

Maria Pinkney  
Digital Banking Department



**Dedham Savings**

Here for the journey.

February 26, 2020

(Name and Address Redacted)

Dear (Name Redacted):

At Dedham Savings, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, we are notifying you again ( you were originally notified by telephone on February 7, 2020) of the unauthorized acquisition of your personal information on January 28, 2020, when we erroneously sent to another Dedham Savings customer a Provisional Credit Letter intended for you. (Our letter was in response to your claim of an unauthorized transaction by (Name Redacted) in the amount of \$27.32.) The customer who inadvertently received said letter immediately brought it to Dedham Savings when he realized it was not intended for him.

We have no reason to believe your account has been misused, but we are required to notify you of this situation in accordance with Massachusetts General Law, C 93H. We encourage you to consider all options to help protect your privacy and security, and we encourage you to please review the below information about safeguards you can take to protect your personal information.

#### Filing a Police Report

Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

#### Fraud Alert and Credit Freeze Instructions

Consumers have a right to place fraud alerts or credit freezes on their credit reports free of charge. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

A credit 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.

To place a fraud alerts or credit freeze on your credit report, you may call or visit the following sites:

#### **Equifax**

Equifax.com/personal/credit-report-services  
800-685-1111

**Experian**

Experian.com/help

888-EXPERIAN (888-397-3742)

**Transunion**

TransUnion.com/credit-help

888-909-8872

Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If your personal information has been misused, visit the FTC's site at [IdentityTheft.gov](http://IdentityTheft.gov) to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations.

You also may want to consider contacting the major credit bureaus at the telephone numbers above to place a free credit freeze on your credit file. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identify thief can open new accounts in your name.

We deeply regret this incident and any concern it may raise or any inconvenience that it may cause you.

If you have any questions on this matter, please contact us at 800-462-1190.

Thank you for banking at Dedham Savings.

Carol S. Lewis, Esq.  
Vice President  
Privacy Officer