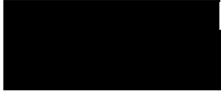




02/28/2020



16617

IMPORTANT INFORMATION ABOUT YOUR VILLAGE BANK DEBIT MASTERCARD

Dear [REDACTED],

Card Number Ending: [REDACTED]

We have received a security bulletin from MasterCard regarding a potential security breach.

You are receiving this notification because you initiated a debit card transaction with the impacted merchant some time before or during the affected time period. Your Village Bank Debit MasterCard may have been involved.

The Village Bank's computer and debit card networks were not breached at any time and your confidential information on our systems remain safe.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

Event Description: Security breach of a merchant's payment card environment

A data security firm has been engaged to conduct an onsite forensic investigation

Electronic Data possibly compromised: Account Number, CVC2, Expiration Date, Cardholder Name

Start Date: June 1, 2019

End Date: January 29, 2020

Protecting your account against fraudulent activity is a top priority for us!

A high level review of debit card activity against your account has not found any unusual or unauthorized transactions as a result of this suspected breach. All debit card transactions are run through our sophisticated real-time fraud detection system for monitoring.

At this time we do not have any evidence that your personal information was used for fraudulent purposes but if you would like to completely eliminate the risk of fraud we recommend that you contact us to close your card and we will reissue you a new one.

If you wish to order a new debit card or have any questions please contact us at (617) 969-4300 or visit your local branch.

Sincerely,

Kathy Guerrier

Debit Card Administrator

320 Needham Street, Suite 200

Newton, MA 02464

Phone: (617) 969-4300

Member FDIC
Member SIF
Letter: CM007





Date: 03/11/2020

Attorney General Maura Healy
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Office of Consumer Affairs and Business Regulation
10 Park Plaza Suite 5170
Boston, MA 02116

Dear Attorney General & Director:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a breach of security/an unauthorized access or use of personal information involving Massachusetts residents.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

MasterCard Notification Received: 03/10/2020

Event Description: Security breach of a merchant's payment card environment
A data security firm has been engaged to conduct an onsite forensic investigation

Source of Compromise: System Breach

Affected Time Period: June 1, 2019 through January 29, 2020

Electronic Data possibly compromised: Account Number, CVC2, Expiration Date, Cardholder Name

NUMBER OF MASSACHUSETTS RESIDENTS AFFECTED

Total: 1

All affected residents were promptly notified via a written notice that was delivered by the US Postal Service.

STEPS YOU HAVE TAKEN OR PLAN TO TAKE RELATING TO THE INCIDENT

All impacted cards have been flagged as "compromised" which escalates the review of transactions by our fraud detection system. Transactions associated with these flagged cards have a greater chance of being sent through our online real-time monitoring to risk-score the transactions before they are approved.

The notifications sent to all affected residents recommends that they contact us to reissue them a new card. We will only close and reissue a card without hearing from them if the suspected card has experienced fraud or attempted fraud.

At this time we do not have any evidence that the personal information was used for fraudulent purposes and have not reported the incident to law enforcement.

OTHER NOTIFICATION AND CONTACT INFORMATION

Please contact me if you have any questions or if you require any additional information.

Sincerely,

Kathy Guerrier
Debit Card Administrator
Phone: (617) 340-1283
kguerrier@village-bank.com

Member FDIC
Member SIF
Letter: CM008

