

15854

<Date>

John Smith
123 Main Street
Auburn, MA 01501

Dear John Smith

Re: Card Number Ending 1234

IMPORTANT NOTICE

It was recently reported to us that your Webster Five debit card number may have been compromised. To avoid any possible unauthorized use of your card, we have issued you a new debit card which will be arriving in the mail in 7-10 business days.

Please activate your new card before destroying your old card and start using your new card immediately. As a reminder, when your new card arrives, you must contact any service providers who automatically bill your account and provide them with your new card number.

The referenced card number above will become inactive no later than {date 2 weeks from date of letter} at which time you should have already received and activated your new card. If you do not receive a new card prior to this date, please call 800-696-9401 extensions 3520 or 3521.

It's important to review your statements as soon as they arrive for any unusual transactions. If you discover that your card has been misused, please notify us immediately so we may close your card and work with you to file a dispute. You are not liable for unauthorized debit card transactions if we hear from you within 60 days after we sent the first statement on which the problem or error appeared.

We are sorry for any inconvenience this may cause, but feel that this is an important course of action to protect your account. Webster Five is always proactive concerning any security issues that affect our cardholders. Thank you for banking with us and the opportunity to serve your financial needs.

Please review the reverse side of this letter for recommended actions you may take to protect yourself against unauthorized use of your personal information.

Recommendations to Protect Yourself against Unauthorized Use of your Personal Information

1. You should always carefully review 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
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
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 identity 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:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
3. Proof of current address, such as a current utility bill or telephone bill;
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. 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 will provide, at no cost, to a consumer who elects to freeze, lift or remove a freeze from a consumer report. A consumer reporting agency will not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.

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 the right to obtain a copy of any police report you file.