

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, MutualOne Bank received information from the MasterCard® Fraud Management department indicating that they have been evaluating a security breach of Moe's Southwest Grill, McAllister's Deli and Schlotzsky's Restaurants' Payment Card Environment which exposed MasterCard payment account data and that it may involve your personal information. We have been given reason to believe that magnetic strip data may have been involved in the incident. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

Although we are thus far unaware of any fraudulent activity associated with this incident, in order to safeguard your data, a replacement debit card with a new card number has been ordered for you at no cost. You should receive the new card within the next 14 days and you may continue to use your present card until you receive your replacement card. When you receive your replacement card in the mail, please destroy your old card immediately. To further insure your security, **the old card will be deactivated as of October 22, 2019.**

We recommend that you consider the following actions in order to further protect yourself:

1. You should be mindful for the next 12 to 24 months in reviewing 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:

- 6282
- A. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
 - B. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
 - C. Proof of current address, such as a current utility bill or telephone bill;
 - D. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
 - E. 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 must allow a consumer to place, lift, or remove a security freeze "free of charge" from a consumer report.

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

We will continue to monitor the effects of the data breach and want to ensure that you are aware of the resources available to you. Please do not hesitate to call us at (508) 820-4000 so that we may continue to assist you or if you have any questions.

15856

Hotchkiss, Anne (SCA)

From: Donna Sahely <dsahely@mutualone.com>
Sent: Friday, October 11, 2019 10:37 AM
To: Hotchkiss, Anne (SCA); Carmela Canal
Subject: RE: Data Breach - 15856

Anne,

Bank received notification from MasterCard
dated 10/3/2019
received 10/4/2019

The time period of the breach: April 29, 2019 to July 22, 2019.

Our customer was notified of this letter dated: October 7, 2019

Any further question please let me know.

Donna

Donna M Sahely
Senior Operations Specialist



49 Main Street
Natick, MA 01760
508-820-4000 ext. 8337
Fax 508-655-1183

From: Hotchkiss, Anne (SCA) [mailto:anne.hotchkiss@state.ma.us]
Sent: Friday, October 11, 2019 10:24 AM
To: Carmela Canal
Cc: Donna Sahely
Subject: [External] Data Breach - 15856

12825

CAUTION: This email originated from outside of MutualOne Bank. Do not click links or open attachments unless you expected the email or have verified its authenticity.

Hello Carmela,

The Office of Consumer Affairs and Business Regulation (MA) has received a notification of a data breach dated October 7, 2019 in regards to MutualOne Bank. We are in need of more information in order to fully process this notification. Your original letter indicates the following:

- The date the breach was discovered – your letter to the affected consumer states May 3, 2017 and your letter notifying our office of the breach states the breach occurred between April 29, 2019 and July 22, 2019.

Please email your response with the missing information, a new letter is not needed.

If you have any questions, please let me know.

Thank you,
Anne

Anne Hotchkiss
Executive Assistant to the Undersecretary
Office of Consumer Affairs and Business Regulation
501 Boylston Street
Suite 5100
Boston, MA 02116

Tel 617-973-8701 | Fax 617-973-8799

NOTICE: Under no circumstances should non-public customer information (NPCI) be transmitted via unsecured email. For your protection and that of our customer, please do not include account numbers, social security numbers, passwords or any other NPCI in email messages sent to the MutualOne Bank. This message is from the MutualOne Bank and may be private and confidential and is for the intended recipient only. If the reader of this message, regardless of the address or routing, is not an intended recipient, you are hereby notified that you have received this transmittal in error and any review or use is strictly prohibited. If you have received this message in error, please delete this email and all files transmitted with it from your system and immediately notify MutualOne Bank by sending a reply e-mail to the sender of this message. Thank you.

