



"We're making a difference."

October 7, 2019

John and Jane Member
123 Main Street
Somewhere, US 12345

16006

Dear Mr. and Mrs. Member,

St. Anne's Credit Union values your business and respects the privacy of your information so as a precautionary measure we are writing to let you know about an inadvertent disclosure of your home equity loan account number. This account number was mistakenly included on the mortgage deed that was recorded at the Registry of Deeds, where such documents are available to the public. **Please note that any other deposit or loan accounts you have with St. Anne's Credit Union are unaffected by this disclosure and we are currently not aware of any misuse of your information as we continue to monitor your account.** We apologize for any inconvenience and are proactively mitigating this accident by:

- 1) providing this notice to ensure that you are aware of the accidental disclosure of your home equity loan account number;
- 2) issuing you a new loan account number;
- 3) providing you with new checks via overnight mail (Home Equity Line of Credit loan accounts only; **please destroy the original checks as soon as you receive the new ones**);
- 4) revising your auto-pay with the new loan account number (if you have requested auto-pay of your loan);
- 5) monitoring your loan account for suspicious activity; and
- 6) offering you the opportunity to enroll in Norton LifeLock® Advantage Identity Theft Protection service for one year, at no cost to you.

In the pages that follow, we include some suggestions to help you during this process. They include:

- a) how to access additional Massachusetts public agency information;
- b) how to place a security freeze on your credit reports; and
- c) how to enroll in Norton LifeLock® Advantage Identity Theft Protection service for one year, at no cost to you.

Please contact us immediately if you notice suspicious account activity. You may also visit our website (www.stannes.com/Security), contact the Federal Trade Commission at 1-877-ID-THEFT (877-438-4338) or visit their website at www.ftc.gov/idtheft for more information about how to avoid identity theft.

Should you have any additional questions or concerns regarding this notice or the protections available to you, please contact Kerri Rivest, Assistant Vice President of Loan Servicing at 508-324-7317. Your confidence in our Credit Union's ability to safeguard your personal information and your peace of mind are very important to us. Thank you for banking with us and again we apologize for any inconvenience this may cause you.

Sincerely,

Leta M. Johnson
Assistant Vice President of Consumer Lending



Insured by NCUA
NMLS #: 525435

WHAT YOU CAN DO:

- 1. obtain police reports or records made available by a Massachusetts agency;**
- 2. place a security freeze on your credit report;**
- 3. obtain a free credit report; or**
- 4. enroll in Norton LifeLock® Advantage – at no cost to you.**

1. Under Massachusetts general law, you have the right to obtain any police report filed concerning this accidental disclosure of your loan account number. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Similarly, the Massachusetts Public Records Law, generally found in Chapter 66, Section 10 of the Massachusetts General Laws, applies to records made or received by a Massachusetts agency or municipality. You may file a public records request to obtain a copy of the notice provided by the Credit Union to the attorney general about this incident. For additional details, please visit www.sec.state.ma.us/pre/prereq/reqidx.htm.

2. You may also place a security freeze on your credit reports, free of charge. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. Please note that a security freeze may interfere with, delay or prevent the timely approval of any requests you make for new loans, employment, housing or other services.

Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must separately place a security freeze on your credit file with each of the three major consumer-reporting agencies shown below.

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 and you must send in your request with the information below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone:

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|---|--|---|
| <p>Equifax P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 www.equifax.com/personal/credit-report-services/</p> | <p>Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html</p> | <p>TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze</p> |
|---|--|---|

- a) Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- b) Social Security Number;
- c) Date of birth;
- d) If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- e) Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- f) A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- g) Social Security Card, pay stub, or W2;
- h) 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 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.

3. You may also obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at www.annualcreditreport.com/cra/requestformfinal.pdf.
4. As an additional precautionary measure to safeguard your information from potential misuse, St. Anne's has partnered with Norton LifeLock® to provide you with the opportunity to enroll in their Advantage Identity Theft Protection service for **one year at no cost to you.**

Activate your LifeLock Advantage membership today by dialing 800-899-0180 or visit the LifeLock® website at www.lifelock.com for more details.

- The Partner/Promo Code is **XXXXXXXX**.
- The Membership ID is (i) your first name, plus (ii) your last name, plus (iii) your primary residence zip code. So, as an example Jane Doe who resides at zip code 02724 would have a Membership ID of JANEDOE02724.

Please note that the opportunity to activate this LifeLock® service ends on December 31, 2019.