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**Dedham Savings**

Here for the journey.

March 19, 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 of the unauthorized acquisition of your personal information on February 5, 2020. FIS (Fidelity National Information Services) is responsible for sending our year-end 1099R forms to our customers. Unfortunately, FIS sent your 1099R form to a different customer. The 1099R form included your name, address and the last four digits of your Social Security Number.

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. Nevertheless, 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.

#### Credit Monitoring

Since your Social Security Number (the last four digits) was part of this incident, the Bank will provide free credit monitoring for 18 months through Experian's® IdentityWorks<sup>SM</sup>. If you would like to obtain this free credit monitoring service, please contact me directly at the telephone number listed below.

#### 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 must 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 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 & Compliance Officer

Dedham Savings | 55 Elm Street, Dedham, MA 02026 |

P781.320.1141 | [www.dedhamsavings.com](http://www.dedhamsavings.com)



**Dedham Savings**

Here for the journey.

April 6, 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 previously notified you by telephone and by letter of the unauthorized acquisition of your personal information that occurred on February 5, 2020. As you will recall, FIS (Fidelity National Information Services), the company responsible for sending our year-end 1099R forms to our customers, sent your 1099R form to a different customer. The 1099R form included your name, address and the last four digits of your Social Security Number.

Per our conversation on April 2, 2020, you have chosen to participate in our free credit monitoring service for two years through Experian's® IdentityWorks<sup>SM</sup>. The following is the information that you will need (as provided by Experian) to properly enroll:

This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 7/31/2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/credit>
- Provide your **activation code: (CODE REDACTED)**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.890.9332** by **7/31/2020**. Be prepared to provide engagement number **(Number Redacted)** as proof of eligibility for the identity restoration services by Experian.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. \*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file

with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to call me at 781-320-1141.

Sincerely,

Carol S. Lewis, Esq.  
Vice President & Compliance Officer  
Dedham Savings | 55 Elm Street, Dedham, MA 02026 |  
P781.320.1141 | [www.dedhamsavings.com](http://www.dedhamsavings.com)

\* Offline members will be eligible to call for additional reports quarterly after enrolling.