

16757



April 10, 2020

<Name>

<Address>

<City, ST Zip>

Mr. <Name>,

I am writing as a follow up to the notification you received by phone on April 8, 2020 concerning our error in Emailing a copy of your loan application, which included your name, address and tax identification number (TIN) to a single individual outside the Bank. Please be aware that the recipient of that Email immediately contacted us about the error and has indicated that the Email and file were deleted. Based on that statement and our knowledge of the party involved, we do not believe there is significant risk that your personal information will be misused.

As also mentioned in the phone call, should you choose to take steps to mitigate any risk, the Bank offers the following information and assistance:

- You may review your credit report to ensure accuracy for free annually through <https://www.annualcreditreport.com/index.action>. This is the only website authorized by Federal law, and all three credit reporting agencies are mandated to provide reports through the site.
- You might consider monthly Credit Monitoring. There are a variety of third-party vendors who offer this service. Credit Monitoring tracks activity on your credit reports at one, two, or all three of the major credit bureaus — Equifax, Experian, and TransUnion. If you spot activity that might result from identity theft or a mistake, you can take steps to resolve the problem before it grows. Usually, credit monitoring will alert you when:
  - a company checks your credit history
  - a new loan or credit card account is opened in your name
  - a creditor or debt collector says your payment is late
  - public records show that you've filed for bankruptcy
  - there is a legal judgment against you
  - your credit limits change
  - your personal information, like your name, address, or phone number, changes

These services generally carry a monthly cost. TransUnion offers such a service at the following web address: <https://www.transunion.com/credit-monitoring> . **If you choose to enroll in that service, the Bank will pay for the first 18 months for you; contact us if you choose to pursue TransUnion monitoring.**

- You might also consider a Security or Credit Freeze. Security freezes restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. For example, if you place a freeze and then decide to apply for credit, you would need to unfreeze your credit file until that request was completed.
- You can freeze and unfreeze your credit file for free. To place a freeze, contact all three of the nationwide credit reporting agencies through the links provided – [Equifax](#), [Experian](#), and [TransUnion](#). If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour.

We apologize for any concern and inconvenience that this error has caused. Please let me know if you have any questions, and thank you for allowing North Shore Bank to be of service.

Best regards,

William S. Beitler  
Chief Risk Officer  
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(781)424-7308