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State Street Bank and Trust Company

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March 25, 2020

[REDACTED]
[REDACTED]
[REDACTED]

NOTICE OF PRIVACY BREACH

Dear [REDACTED]:

We are writing to let you know about a data incident that involves your personal information and the measures we are taking to rectify the incident.

WHAT HAPPENED?

On March 10, 2020, as the result of a manual error, State Street inadvertently sent your 2019 1099 tax form via secure email to an investment advisor that serves other clients of State Street. Upon receipt of the email, the investment advisor identified the error and notified State Street on the same day. As soon as we were notified, we began an analysis to identify and correct the source of the problem.

WHAT INFORMATION WAS INVOLVED?

The personal information transmitted included your name, your address, your custodial account, the four last digits of your social security number, 2019 holdings and transactions.

WHAT WE ARE DOING

We want to assure you that we have conducting a thorough review of the incident. We are reinforcing our processes, including providing additional training and education to prevent an incident like this from happening again.

We have no reason to believe that you will experience any harm as a result of this incident. The recipient of the secure email containing your information is an employee of

an investment advisor with whom State Street has an ongoing business relationship. The investment advisor alerted us to the error and we have received confirmation that the recipient of the email with the attachment containing your information promptly deleted the email and attachment. Moreover, the tax form included only a partial social security number.

WHAT YOU CAN DO

Please review the information below as it contains precautions you may take to protect your information.

Notice About Your Rights Under Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Because this incident did not involve a theft, a police report was not filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security 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. It is free to place, lift or remove a security freeze. For more information, visit <https://www.mass.gov/how-to/request-a-credit-report-security-freeze>.

What will you need to request a credit report security freeze?

- Your full name, address, Social Security number, and date of birth;
- Addresses where you lived over the previous five years;
- Proof of current address such as a utility or phone bill;
- A photocopy of a government issued identification card;
- If you are an identity theft victim, include a copy of the police report, investigative report, or complaint

How do you request a credit report security freeze?

Information Classification: Confidential

To place a security freeze, you must submit a request by mail, telephone or online to all three credit reporting agencies using the contact information below. The letter must contain the information listed above.

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
(888) 909-8872
<https://www.transunion.com/credit-freeze>

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
(888) 397-3742
<https://www.experian.com/freeze>

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
(800) 685-1111
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

How much will it cost to place a security freeze?

It is free to place, lift or remove a security freeze.

How long does it take for a security freeze to go into effect?

After three business days from receiving your letter, the credit reporting agencies will place a freeze on providing credit reports to potential creditors.

After five business days from receiving your letter to place a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a unique PIN or password that can be used to authorize the removal or lifting of a security freeze.

Who can see my credit file if it is frozen?

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their behalf, as well as new creditors who may make offers of credit. Government

agencies may also access your credit file in response to court or administrative orders, a subpoena, or a search warrant.

To lift the security freeze to allow a specific entity or individual access to your credit report:

Call or send a written request to the credit bureaus by mail (see telephone numbers and addresses above), include proper identification (name, address, social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

The credit bureaus have 3 business days after receiving your request to lift the security freeze for identified entities or individuals

To remove the security freeze:

Send a written request to the credit bureaus by mail (see addresses above). Include proper identification (name, address, social security number) and the PIN number or password provided to you when you placed the security freeze.

The credit bureaus have 3 business days after receiving your request to remove the security freeze.

On behalf of State Street, we offer our sincerest apology that this unfortunate incident occurred. We assure you that safeguarding your information is one of our highest priorities.

Sincerely,


Assistant Vice President
