

16979



Wealth Manager Services

[REDACTED]

John Adams Building
177B Heritage Drive - 1st Floor
North Quincy, MA 02171

Email: [REDACTED]

April 30, 2020

[REDACTED]
[REDACTED]
[REDACTED]

IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

[REDACTED]

Dear [REDACTED]

We are writing to inform you that on April 20, 2020, your personal information (consisting of your name and account number) was included in an email sent to an investment advisor that serves other clients of State Street. The error occurred in connection with an effort to reconcile a mismatch of files sent to a third party service provider used by both your investment advisor [REDACTED] and the recipient advisor.

We have no reason to believe that you will experience any harm as a result of this incident. State Street has controls in place to safeguard your account. Moreover, the recipient of your information is an employee of an investment advisor with whom State Street has an ongoing business relationship. The recipient advisor alerted us to the error and we have received confirmation that your information was promptly deleted from their systems.

We want to assure you that we have conducted a thorough review of the incident. We are reinforcing our processes to prevent an incident like this from happening again.

The information provided below is information that we are required to provide when an incident such as this occurs. This information may be generally helpful to you in the event you ever suspect someone is attempting to commit credit fraud or identity theft against you.

We apologize for any concern this matter may cause you. If you have any questions, please do not hesitate to call me at [REDACTED].

Sincerely,

[REDACTED]

Managing Director, Wealth Manager Services

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?

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.