

April 15, 2020

[CUSTOMER NAME]
[ADDRESS LINE 1]
[ADDRESS LINE 2]

Dear Mr. _____:

We are writing to notify you that on or about March 20, 2020 we became aware that an unauthorized acquisition of your personal information may have occurred at Cambridge Savings Bank, a wholly owned subsidiary of Cambridge Financial Group, Inc. As of the date of this letter we have no information indicating that your personal information was used for any unauthorized purpose.

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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. As of the date of this letter, we are unaware of any police report having been filed in this matter.

We are offering a complimentary 18-month membership of Merchants Information Solutions, Inc.'s defend-ID Gold Program. For more information, including the unique certificate number you can use to enroll, please refer to the enclosed materials. If you have questions, please call us at (888) 418-5626.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 78013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either 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 request 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.

You may also want to consider taking one or more of the following steps:

- Regularly check your account activity and carefully review your monthly statements and report any suspicious or unauthorized activity to your financial institution immediately;
- Report any suspected incident of identity theft to local law enforcement;
- Request a free credit report annually from each of the three main credit reporting agencies by going online at www.annualcreditreport.com and if any information is found relating to fraudulent transactions you should request that the information be deleted; and
- You may also: (1) obtain information about fraud alerts and security freezes from the Federal Trade Commission (FTC); and (2) report suspected incidents of identity theft to the FTC at (877) 438-4338, 1-866-653-4261 (TTY); www.identitytheft.gov/steps and 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Please be assured that safeguarding our customers' personal information is a top priority at Cambridge Savings Bank. We apologize for any inconvenience this situation may cause.

If you have any questions about this letter, you can call me at (617) 441-4144. Customers with hearing impairments may call (617) 441-4200 (TTY).

Sincerely,

Deborah Marcella
First Vice President, Residential and Consumer Lending

Enc.

