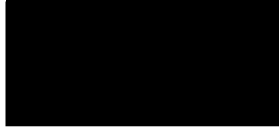


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September 24, 2020



IMPORTANT SECURITY NOTICE

We recently contacted you to confirm that we were unable to locate the Farnham Properties LLC tax return that we believe you physically provided to us in connection with a commercial loan application. The primary concern in that regard was that the document presumably included your name and social security number.

We have had an opportunity to thoroughly investigate the matter, including interviews with staff and reviewing our processes. Our investigation concluded that Bay State Savings Bank's numerous controls in place to protect sensitive information were followed, and we therefore have no evidence or reason to believe that your information was compromised. Our investigation instead concluded that the tax return was most likely shredded inadvertently.

Even though we believe there has been no breach of your information, we want to formally apologize to you for this incident and ensure that your interests are fully protected.

As part of that apology, we are providing you with a one-year Gen Gold membership paid for by Bay State Savings Bank. Gen Gold (www.gengold.com) is a service provider that Bay State Savings Bank has had a long-time partnership with, and Gen Gold offers identity theft protection. We have notified Gen Gold that we would like to offer you membership under this arrangement, and you should be receiving an e-mail to that effect seeking to confirm and finalize your registration. You are in no way obligated to participate in their membership, however, we wanted to offer this token as a means of additional assurance.

Further, we would take this opportunity to advise you of your rights in the event you believe, now or in the future, that you are the victim of identity theft.

RIGHT TO FILE AND OBTAIN A POLICE REPORT

As a Massachusetts resident, you have the right to file and obtain a police report.

HOW TO PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT

Massachusetts law 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. 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 MGL c.93H, credit reporting agencies are prohibited from charging you to place, lift or remove a security freeze. To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified, or overnight mail at the addresses on following page:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Trans Union, LLC
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

As part of the process, you would need to provide the credit reporting agencies with the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. 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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card information (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

Credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze and allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and 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 three (3) business days after receiving your request to remove the security freeze.

If you believe that you have been the victim of identity theft, you may also visit the Federal Trade Commission website, www.ftc.gov and the Mass. Attorney General's website, www.mass.gov/ago/consumer-resources/ for additional information.

If you have any questions or concerns, please do not hesitate to contact us at (800) 244-8161.

Very truly yours,

Bay State Savings Bank
Loan Servicing Department