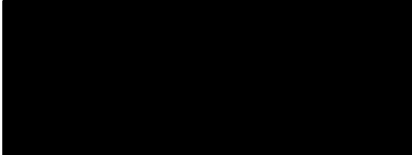


18251

December 11, 2020

## Example



Dear [REDACTED]

The security and privacy of your personal financial information is among the most important commitments made by our financial institution to you. When an exception occurs, we work to identify and resolve both the immediate and underlying issues. Such an exception has occurred and this letter is to provide you with information about this issue and the steps to address it.

On November 30, 2020, the account overdraft notice related to your account ending in [REDACTED] may have been mailed to another customer. Because this type of notice displays a full account number, we are informing you of this possible breach of personal information. We believe only a small number of notices were mailed to the wrong customers, but we are notifying all customers that could have possibly been impacted. To address the risk or misuse of this information:

1. Please monitor your account and immediately report any unauthorized or suspicious activity to us. If you would prefer to change your account number please contact us at 413-774-3191 and we can assist you with that process.
2. We also recommend that you periodically check your credit reports. If you see suspicious activity then report it promptly to the appropriate financial institution, your local law enforcement agency, and the Federal Trade Commission (877-438-4338) or online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Credit report information can also be obtained for free on our online banking platform.
3. As a precaution, you may wish to place a fraud alert on your credit file. A fraud alert will notify you before creditors open new accounts in your name or charge existing accounts in your name. There is no charge to you to place a fraud alert. To receive fraud alerts, contact Equifax (800-525-6285), Experian (888-397-3742) or TransUnion (800-680-7289).

We apologize for the occurrence of this issue and any concern and inconvenience that it causes. If you wish to discuss this or have questions, please contact me at 413-774-3191.

Sincerely,

Joshua D. Parker  
Vice President & Operations Officer