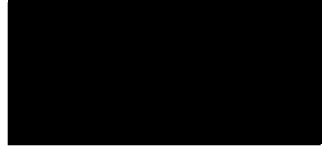


18392

# Florence Bank®

October 15, 2020



Dear

Thank you for making us aware of the unsecure email you received. We apologize for the error and take matters of information security very seriously. Although we have no evidence that your information was compromised, we would like to reimburse you for 18 months of credit monitoring of your choice. Please send the invoice to my attention. In addition, here are some additional steps you can take to further protect yourself:

- Carefully review your account statements to verify your transactions and if any activity looks suspicious, notify the bank immediately to report suspected identify theft.
- The Fair Credit Reporting Act, under certain circumstances, lets you place a fraud alert on your consumer credit report to notify creditor's that you may be a victim of fraud. Refer to the list of credit reporting agencies listed below.
- You can periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. Refer to the list of credit reporting agencies listed below.
- You may also use this letter to obtain a free credit report from the reporting agencies.
- Visit the Federal Trade Commission's (FTC) web site or call the toll-free number to obtain identity theft guidance and to report suspected incidents of identity theft.  
<http://www.consumer.gov/idtheft> or 1-877-IDTHEFT

<b>Equifax</b> 11601 Roosevelt Blvd. St. Petersburg, FL 33716-2202 1-800-525-6285 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> P.O. Box 1017 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> P.O. Box 390 Springfield, PA 19604 1-800-916-8800 <a href="http://www.tuc.com">www.tuc.com</a>
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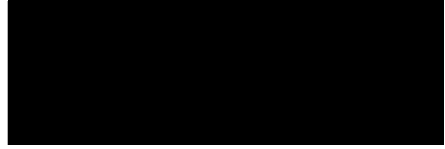
Please do not hesitate to contact us at 413-586-1300 for assistance and information related to this incident.

Sincerely,

Toby Daniels  
Vice President / Hadley Branch Manager  
Member FDIC / Member DIF

# Florence Bank.

October 30, 2020



Dear 

I am writing to acknowledge your conversation with Shelley Daughdrill, Senior Vice President and Director of Retail Banking at Florence Bank. We want to assure you that the bank takes its role as custodian of your retirement accounts seriously and we will work to protect your funds from unauthorized access.

The bank agrees that we are responsible for reviewing transaction requests on your accounts. We follow procedures, required by the Electronic Fund Transfer Act and Regulation E, to make sure that transaction requests on your accounts are made by you. If a transaction occurred on your account that was determined to be unauthorized by you, the bank, upon notice, would take the appropriate steps to restore your funds.

We appreciate your trust in us and your continued business with the bank.

Sincerely,

Maria Hass  
Vice President, Retail Operations Manager