



Dedham Savings

Here for the journey.

18708

January 25, 2021

(Name and Address Redacted)

Dear *(Name Redacted)*:

At Dedham Savings, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, we are notifying you of a recent incident whereby you requested a copy of a check drawn on your account at Dedham Savings, and we inadvertently sent that check on November 27, 2020 to the address of *(Name Redacted)*, the beneficiary on your account.

When we initially communicated with you about this issue, you indicated that you were not concerned that your account information could be misused as the beneficiary on your account is your sister. We too have no reason to believe your account has been misused, but we are required to notify you of this situation in accordance with Massachusetts General Law, C 93H. We encourage you to consider all options to help protect your privacy and security. Please review the information below about safeguards you can take to protect your personal information.

Filing a Police Report

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

Fraud Alert and Credit Freeze Instructions

Consumers have a right to place a fraud alert or credit freeze on their credit reports free of charge. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

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 75013
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>

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 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.

Consider requesting that all three credit reports be sent to you, free of charge, for your review. Each of the Credit Reporting Agencies listed above is required by law to provide you with one free credit report a year. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If your personal information has been misused, contact the FTC at 1-877-438-4338 (1-866-653-4261 (TTY)) or visit the FTC's website at <https://www.identitytheft.gov> to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations.

We deeply regret this incident and any concern it may raise or any inconvenience that it may cause you. If you have any questions on this matter, please contact us at 800-462-1190.

Thank you for banking with Dedham Savings.

Sincerely,

Carol S. Lewis, Esq.
Vice President & Compliance Officer
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