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February 1, 2021



Dear [REDACTED],

We are writing to provide you with notice of a data privacy incident that may have involved your personal information. Commonwealth Financial Network® takes the privacy of your information very seriously, and we are sending you this letter to provide you with complimentary credit and identity monitoring services and to inform you about steps you can take to protect your personal information.

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.

Massachusetts law also allows you to 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. Please be aware, however, 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. A consumer reporting agency cannot charge you to place a security freeze.

To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail through each of the consumer reporting agencies' websites (or over the phone) using the contact information below:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
800.685.1111
www.equifax.com/personal/credit-report-services/credit-freeze

Experian Security Freeze
PO Box 9701
Allen, TX 75013
888.397.3742
www.experian.com/freeze/center.html

TransUnion Security Freeze
PO Box 105788
Atlanta, GA 30348
888.909.8872
freeze.transunion.com

To request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes
2. Social security number
3. Date of birth
4. If you have moved in the past five years, addresses where you have lived during the previous five years
5. Proof of current address (e.g., current utility bill or telephone bill)
6. Legible photocopy of a government-issued identification card (e.g., state driver's license)
7. Copy of the police report, investigative report, or complaint to a law enforcement agency (if you are a victim of identity theft)



The consumer reporting agencies have three 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 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 to allow a specific entity or individual to access your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN 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 consumer reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specific period of time.

To remove the security freeze, you must send a written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze.

To determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling 877.322.8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. We recommend that you remain vigilant by reviewing your account statements and credit reports closely and notifying your other financial institutions. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

You may also contact the FTC to learn more about how to prevent identity theft by visiting www.ftc.gov/idtheft or by calling 877.438.4338.

As referenced above, Commonwealth has secured the services of Identity Guard, a credit monitoring and identity theft protection service, at no cost to you for two years. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections, Inc., a leading provider of consumer and corporate identity risk management services. The package includes the following benefits:

- Three-bureau credit report and scores
- Three-bureau daily monitoring
- Three-bureau quarterly credit update

To take advantage of this offer, please email our Privacy team at cfnprivacyoffice@commonwealth.com.

If you have any questions or concerns, please call me at 619.849.5963.

Sincerely,

Kristen Drobnis, PMP, CSOX, CBCP
Vice President, Chief Risk Officer
Commonwealth Financial Network®