

19855

[CNB LETTERHEAD]

[INDIVIDUAL NAME]  
[STREET ADDRESS]  
[CITY, STATE AND POSTAL CODE]  
[DATE]

**NOTICE OF DATA BREACH**

Dear [INDIVIDUAL NAME]:

We value your business and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that occurred at a service provider we use to close commercial transactions, and that may involve your personal information. We take issues of data security extremely seriously at Camden National Bank (“we,” “us,” “our” or “Bank”) and sincerely apologize for any inconvenience this may cause you.

**WHAT HAPPENED?**

We recently discovered that between August 13, 2020 and August 24, 2020, a service provider we use to close commercial transactions experienced a data security incident that may have compromised some of your personal information. While our service provider believes it took the steps necessary to prevent misuse or public dissemination of your personal information, we have been working to review and investigate this incident and its potential impact on your data.

**WHAT INFORMATION WAS INVOLVED?**

The personal information that may have been compromised was your name and Social Security number contained on one or more W-9s you completed as a guarantor of certain commercial loan(s) issued by the Bank.

**WHAT WE ARE DOING**

We value your privacy and deeply regret that this incident occurred. We are conducting a thorough review of this incident and will notify you if there are any significant developments. Our service provider has assured us that it has implemented additional security measures designed to prevent a recurrence of such an incident and to protect the privacy of its clients’ data.

**WHAT YOU CAN DO**

Please review the first attachment to this letter (Steps You Can Take to Further Protect Your Information) for further information on steps you can take to protect your information, and the second attachment to this letter (TransUnion Credit Monitoring) for further information on how to receive free credit monitoring services for two years.

**FOR MORE INFORMATION**

For further information and assistance, please contact [INSERT NAME] at [TELEPHONE NUMBER] between [TIME] a.m.- [TIME] p.m. ET on weekdays, or [INSERT EMAIL ADDRESS].

Sincerely,

[NAME]  
[TITLE]

## Steps You Can Take to Further Protect Your Information

- **Review Your Account Statements and Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. 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, including your state attorney general and the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

You can contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud should you feel it is appropriate to do so. You can also visit [www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft) for more information.

- **Obtain and Monitor Your Credit Report**

We recommend that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax  
(866) 349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 2002  
Allen, TX 75013

TransUnion  
(800) 888-4213  
[www.transunion.com](http://www.transunion.com)  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19016

- **Credit Report Monitoring Services**

In addition, we have arranged with TransUnion Interactive to provide you with credit monitoring services for two years, at no cost to you.

**To take advantage of this offer, you must enroll by May 31, 2021.** Enrollment instruction can be found on the second attachment (TransUnion Credit Monitoring) to this letter.

- **Take Advantage of Additional Free Resources on Identity Theft**

We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information.

Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>.

For more information, please visit [IdentityTheft.gov](http://IdentityTheft.gov) or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at [https://www.consumer.ftc.gov/articles/pdf-0009\\_identitytheft\\_a\\_recovery\\_plan.pdf](https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf).

- **Security Freezes, Fraud Alerts and Other Important Information**

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
(888) 909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
(800) 685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

In order to request a security freeze, you will need to provide 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.); and
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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to

an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/  
center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016  
1-888-680-7289  
[www.transunion.com/fraud-  
victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**  
P.O. Box 10506  
Atlanta, GA 30348  
1-800-766-0008  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

## TransUnion Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **698337** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **May 31, 2021**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity.