

19877

Date

Name

Address

Address

Dear (Customer Name),

We are writing to notify you that due to a clerical error on March 10th 2020, your Home Equity Line of Credit (HELOC), account information was inadvertently disclosed to another Rockland Trust customer. The information disclosed was name, address, HELOC account number, and recent account history. We are confident there was no further disclosure of your information.

Your relationship and the security of your account are of the utmost importance to us and we have addressed this with our staff and have reiterated the importance of properly handling and safeguarding customer information and following established procedures. We truly apologize for any inconvenience or worry this issue may cause you.

On the following pages of this letter are some actions you can take to protect yourself and to make yourself aware of your rights. In addition, to help prevent possible misuse of your personal information, we will be offering you free credit monitoring for up to 18 months. If you would like to take advantage of this offer, please enroll in a credit monitoring service and bring proof of payment to your local branch or contact our Customer Information Center at 508.732.3825 for reimbursement.

Rockland Trust recommends that you monitor your account(s) vigilantly over the next 12 to 24 months. You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account. If you suspect any fraud or identity theft, please report these to us promptly. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission (FTC). The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1.877.IDTHEFT (1.877.438.4338) or visit consumer.gov/idtheft.

In general, it is a good practice to request a copy of your credit report annually. To order your free annual credit report from a national consumer reporting company, visit annualcreditreport.com, call toll-free 877.322.8228, or for a written copy of your report complete the Annual Credit Report Request Form found at annualcreditreport.com, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Your relationship is important to us. If you have any questions or would like to discuss this matter further, please contact our Customer Information Center at 508.732.3825. Our associates are available from 7:00 a.m. to 8:00 p.m. Monday through Friday, 8:00 a.m. to 5:00 p.m. Saturday, and 10:00 a.m. to 3:00 p.m. Sunday.
Thank you for banking with Rockland Trust.

Sincerely,

INSERT SIGNATURE

ADD NAME AND TITLE

Rockland Trust

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.

You may also 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. 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). You may place a freeze online, by phone or by mail.

To place a security freeze on your credit report by mail, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com), Experian (www.experian.com), and Trans Union (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(888-548-7878)

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888-397-3742)

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022
(855-681-3196)

In order 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 of time 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.

To remove the security freeze, 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 (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Mortgage and HELOC GLBA Letter FAQ

Q) Was the account information released due to a security breach or hacking incident?

A) No. This was a clerical error, which we have addressed with our staff and reiterated the importance of properly handling and safeguarding customer information and following established guidelines. We apologize for any worry or inconvenience this error may have caused.

Q) What information was disclosed to the other customer?

A) The information disclosed was name, address, mortgage account number, and recent account history.

Q) What has the bank done to prevent this from happening again?

A) We have reviewed and amended our training program to help avoid this issue in the future.

Q) How do I know that my information was not further exposed by the other bank customer?

A) We are confident that no further exposure was made regarding your mortgage or HELOC account information. To help prevent the possible misuse of your personal information, we will be offering free credit monitoring service for up to 18 months. If you would like to take advantage of this offer, please enroll in a service and bring proof of payment to your local branch or contact us back here at the Customer Information Center for reimbursement.

Q) What if I find fraud on my account or if someone has fraudulently used my identity?

A) Please promptly contact the bank to report the suspicious activity. We also recommend contacting the Federal Trade Commission (FTC) to report incidents of identity theft. The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1.877.IDTHEFT (1.877.438.4338) or visit consumer.gov/idtheft.

Q) How can I protect my accounts from Fraud?

A) You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account. If you suspect any fraud or identity theft, please report these to us promptly.

Also, we also encourage you to request a free copy of your credit report. To order your free annual credit report from a national consumer reporting company, visit annualcreditreport.com, call toll-free 877.322.8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Q) Were other customers affected as well?

A) Yes, and we have contacted all affected customers.

Q) Were the police or other law enforcement agencies contacted?

A) Per regulatory requirements, we have contacted the appropriate agencies including the Attorney General's office for Massachusetts, and the FDIC.