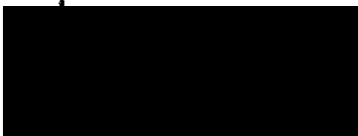


Adams COMMUNITY BANK

19887

March 2, 2021



Dear 

I am writing to inform you that suspicious activity was identified on your line of credit on 2/23/21. Our research has revealed that you are the victim of identity theft that the fraudster has used to attempt to transact activity with your account.

Given the amount of your confidential information available to the fraudster, we strongly recommend you notify the credit agencies and consider a freeze on your credit. It is also recommended you request a credit report to determine if any other suspicious activity has occurred.

We also would like to offer you a complimentary 18-month membership of *Experian's IdentityWorks*. This product provides you with detection and resolution of identity theft. Please contact me if you are interested in activating your membership to start monitoring your personal information.

Thank you so much for your business and trust and do not hesitate to call me if you have any questions or concerns.

Sincerely,

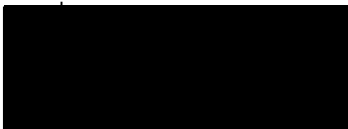
Kathleen Luczynski,
CIO / Security Officer
413.749.1160

Member FDIC
Member NCUA



Adams COMMUNITY BANK

March 2, 2021



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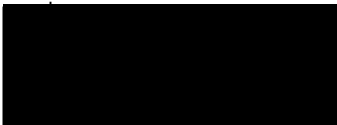
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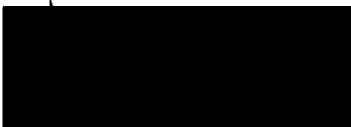
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Massachusetts Residents' Rights

Under Massachusetts law, you have the right to obtain any police report filed in regard to a security breach 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 consumers to place a security freeze on their credit reports. 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place lift or remove a security freeze.

To place a security freeze on your credit report, 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 address below:

| | | |
|---|--|---|
| Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 | Experian Security Freeze P.O. Box 9554 Allen, TX 75013 | Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834 |
|---|--|---|

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc)
- Social Security Number
- Date of Birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy or either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit may 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit 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 of the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for the identified entities or for the specified period of time.

To remove the security freeze, you must send written request to each of the three credit bureaus 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 credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Please visit the "Security Center" page on our website at <https://www.adamscommunity.com/acb-university/security-center/> for information on protecting your identity.