

19897



MEMBER NOTIFICATION LETTER

March 10, 2021

[Redacted]

Dear [Redacted],

We are writing to notify you that a data security incident involving unauthorized acquisition of your personal information may have occurred on or about 2/5/2021.

Please be assured that this incident was investigated thoroughly and processes have been reviewed to avoid this from happening again.

To protect you further, we also deem it necessary to change your member number. At your earliest convenience, please call 508-994-9971 and request to speak with Paula Travers so we can begin that process. We will need you to come by the branch to obtain the necessary signatures.

Under Massachusetts law, you have the right to file a police report and obtain a copy of it. The law also allows you to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from your 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, they cannot charge you to place lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit report, you must contact the following bureaus:

Equifax
Equifax.com/personal/credit-report-services
800-685-1111

Experian
Experian.com/help
888-EXPERIAN (888-397-3742)

Transunion
TransUnion.com/credit-help
888-909-8872

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it

if you choose to lift the freeze.

The credit reporting agencies have three (3) 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 (5) business days.

If you have further questions in regards to the security freeze, please visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faq#place>

To obtain a free credit report, you can do so by calling 1-877-322-8228 or by accessing www.annualcreditreport.com for more details.

Please know that customer satisfaction is of the utmost priority at Southern Mass Credit Union, and we strive to provide you with the best possible service.

If you should have any further questions, please feel free to contact us.

Respectfully,

Carmen Sylvester
CEO/President
Southern Mass Credit Union