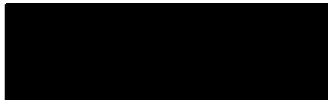


20135



MEMBER NOTIFICATION LETTER

April 12, 2021



Dear [REDACTED],

We are writing to notify you that a cyber security incident involving unauthorized acquisition of your personal data may have occurred on or about Friday, April 9, 2021.

Southern Mass Credit Union has reason to believe that following information maybe in possession of an unauthorized individual or individuals:

- Name
- Address
- Membership Number
- Social Security Number
- Massachusetts License Identification Number
- Charles Schwab Account Number

Please be assured that this incident is being thoroughly investigated and all processes will be reviewed. To protect you further, we also deem it necessary to change your member account number, and will provide up to 24 months of free credit monitoring services. At a suitable time, please call 508-979-7710 and request to speak with Nicole Fortier SVP of Retail Administration, so we can begin that process.

We also recommend that you notify the Massachusetts Registry of Motor Vehicles at (857)368-8200 or visit the following web site for directions to re-issue your license at <https://www.mass.gov/how-to/replace-your-drivers-license>. Southern Mass Credit Union will reimburse you for the re-issuance of the new license, and provide supporting documentation as needed.

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. You have the right to place a free 90-day fraud alert on your credit file which will let creditors know to contact you before opening new accounts and may delay your ability to obtain credit.

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.

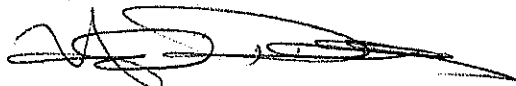
The Federal Trade Commission's (FTC) web site provides information and guidance about steps you can take to protect against identity theft, fraud alert and security freezes and where you can report suspected identity theft to the FTC. Southern Mass encourages you to report any incidents of identity theft to the web site at www.ftc.gov or www.consumer.gov/idtheft. You may also report suspected identity theft to the FTC at 1(877)438-4338 (877-ID-THEFT), 1(866)653-4261 (TTY); www.identitytheft.gov/steps.

You may contact the fraud department of the three major consumer-reporting agencies to discuss your options. To obtain a free credit report, you can do so by calling (877)322-8228 or by accessing www.annualcreditreport.com for more details.

Please know that member satisfaction is of the utmost priority at Southern Mass Credit Union, and we strive to provide you with the best possible service. We will continue to monitor the effects of the incident and take all necessary actions.

We apologize for any inconvenience this situation may cause.

Respectfully,



Michael Desrosiers
Information Security Officer
Southern Mass Credit Union