

20174

March 31, 2021

[REDACTED]

Re: Information Breach

Dear [REDACTED],

I am reaching out to you because of a recent incident that occurred regarding your information.

On March 30, 2021, Client Services attempted to contact you about information of yours being released.

The Bank was notified by a tenant verification agency that they received your verification information in error. It was confirmed that the document was shredded.

The Bank values your relationship with us and takes this incident seriously. At MutualOne Bank, we are committed to protecting our customers' information and accounts. With that in mind, I wanted to let you know what has happened since to ensure an error like this does not happen again. After an evaluation, we are confident that this is an isolated incident that does not involve process.

- Escalation to management
- Determined this to be an isolated incident
- Additional training for employee involved

Please see the documents included for additional information on protecting yourself from identity theft.

Contact Client Services to discuss changing your account number at 508-820-4000, if you have not done so already.

Additionally, the Bank will offer you free credit monitoring for 24 months if you choose to accept it through Experian. If so, kindly contact Client Services, and a letter will be sent to you with further information.

For more information on identity theft, visit our web site at [www.mutualone.com](http://www.mutualone.com).

We apologize for any inconvenience this caused.

Sincerely,

*Kimberly D. Sambuchi*

Kimberly D. Sambuchi  
First Vice President

## IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, the MutualOne Bank was made aware of an incident in which some of your personal information was inadvertently sent out to another company.

We want to inform you of what we are doing to protect you and what you can do to protect yourself.

Although we are thus far unaware of any fraudulent activity associated with this incident, in order to safeguard your data, a new account number was offered to be assigned to your account(s). Credit monitoring is being offered to you for 24 months at no cost.

We recommend that you consider the following actions in order to further protect yourself:

1. You should be mindful for the next 12 to 24 months in reviewing your account statements and notify us of any suspicious activity.
2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

Experian  
(888) 397-3742

P.O. Box 9532  
Allen, TX 75013

[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241

[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov), or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.
4. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.
5. In order to request a security freeze, you will need to provide the following information:
  - A. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
  - B. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
  - C. Proof of current address, such as a current utility bill or telephone bill;

D. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

E. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft;

The credit reporting agencies have 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 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. A consumer reporting agency must allow a consumer to place, lift, or remove a security freeze "free of charge" from a consumer report.

6. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

We will continue to monitor the effects of the data breach and want to ensure that you are aware of the resources available to you. Please do not hesitate to call us at (508) 820-4000 so that we may continue to assist you or if you have any questions.