



2024-044

MutualOne.com  
508.820.4000  
PO Box 9006  
Framingham MA 01701  
Offices in Framingham  
and Natick

RECEIVED

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OFFICE OF CONSUMER AFFAIRS

December 27, 2023

Office of Consumer Affairs and Business Regulation  
501 Boylston Street, Suite 5100  
Boston, MA 02116

Dear Sirs:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a possible data compromise affecting 1 Massachusetts resident. MutualOne Bank was notified of this by our customer on December 14, 2023.

As the notifying entity, MutualOne Bank maintains a written Information Security Program for the protection of personal information of residents of Massachusetts.

The incident(s) occurred on December 11, 2023. The customer reported five transactions that were charged to their account via debit card. The information compromised was limited to the data contained on the card in electronic format.

The personal information of 1 Massachusetts resident was affected. Since we are unaware of how this happened, we are not sure if other personal information has been obtained. The customer, upon reviewing transactions on their account, made the notification to the Bank.

Since fraudulent activity was attributed to this event, the customer has received a replacement debit card and the compromised card has been deactivated. No other law enforcement agencies have been notified and credit monitoring services have not been offered to the consumers.

Similar notification is being mailed to the Office of the Attorney General. In the event further information is required, you may contact me at 508-820-4000.

Respectfully,

Carmela M Canal  
First Vice President of Deposit Operations

## IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, on your request, the MutualOne Bank investigated two transactions that were charged to your account via your debit card (as detailed in our letter of December 27, 2023). You have confirmed that the transactions were illegitimate, and it does appear that the transactions were fraudulent as the card has not left your possession. We have credited your account as is detailed in the same letter and wish to inform you of what we are doing to protect you and what you can do to protect yourself.

Due to the fraudulent activity associated with this incident, in order to safeguard your data, a replacement debit card with a new card number has been made for you at the branch at no cost. You should have destroyed the old card upon receipt.

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 identify 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 contact Client Services (508) 820-4000 so that we may continue to assist you or if you have any questions.

Re: Account Number Ending in

Dear:

This letter is to update you regarding your recent MutualOne Bank Debit Card dispute claim.

We have provided provisional credit for the following transactions disputed on December 14, 2023.

Provisional Credit Notice

\$72.43 PF CHANGS #9850 1245 WORCESTER ST # NATICK MA(5584) 12/11/23(FIS)  
\$6.36 APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 CA(5584) 12/11/23(FIS)

These funds will be in your account pending our research of the disputed transactions. However, please note this is PROVISIONAL credit and may be reversed if our research determines the transaction is valid.

The merchant has credited your account for the 3 transactions below, therefore the claim for these transactions is resolved and the investigation is now complete.

\$53.11 APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 CA(5584) 12/11/23(FIS) Merchant Credit on 12/18/23  
\$10.61 APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 CA(5584) 12/11/23(FIS) Merchant Credit on 12/18/23  
\$10.61 APPLE.COM/BILL ONE APPLE PARK WAY 866-712-7753 CA(5584) 12/11/23(FIS) Merchant Credit 12/18/2023

Should you have questions please do not hesitate to contact Client Services at (508)820-4000.

Sincerely,

Cheryl A. Suarez,  
Assistant Vice President  
Deposit Operations Manager