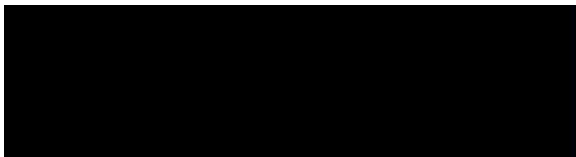




Notice of Data Breach

February 26, 2024



Dear [REDACTED]

We value your privacy and make every effort to keep your customer information safe. Unfortunately, we're writing today to let you know about a recent incident regarding your personal information.

What Happened?

On January 7, 2024, we mistakenly mailed a statement about your mortgage account ending in [REDACTED] to a third party. We were made aware of this error on February 6, 2024.

We realize this is not news you want to hear, and we're truly sorry. Safeguarding your personal information is something we take very seriously.

What Information Was Involved?

The personal information that was included was your name, address, and last 4 digits of your social security number.

What We Are Doing?

We truly apologize for any inconvenience or worry this issue may cause you. We have addressed this with our staff and have reiterated the importance of properly handling and safeguarding customer information and following established procedures.

Keeping your information secure and confidential is one of our most important responsibilities. We are notifying you so we can work together to protect your personal and account information.

We Are Offering You Additional Safeguards

On the following pages of this letter are some actions you can take to protect yourself and to make yourself aware of your rights.

- To help prevent possible misuse of your personal information, we will be offering a complimentary 18-month membership of defend-id Gold program. This product provides you with superior identity protection and resolution of identity theft. To activate your membership and start monitoring your personal information, please access the link in the attached defend-id document and enter the certificate number provided into the Enrollment ID field to move forward with your enrollment.

What You Can Do

Here's what you can do to protect yourself from identity theft and fraud:

- **Remain vigilant** Bluestone Bank recommends that you monitor your account(s) vigilantly over the next 12 to 24 months. You can review your account activity using online banking, mobile banking, telephone banking, or your account statements. As a reminder, you can set up alerts through online banking to advise you of activity on your account.
- **Report any suspicious or unauthorized activity** If you suspect any additional fraud incidents or suspect identity theft, please report these promptly back to Bluestone Bank. In addition, we encourage you to report any incidents of identity theft to the Federal Trade Commission (FTC). The FTC provides guidance regarding steps you can take to protect against identity theft. To learn more or to take these steps, please call 1.877.IDTHEFT (1.877.438.4338) or visit consumer.gov/idtheft.
- **Carefully monitor your credit report.** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months. You may also have information relating to fraudulent transactions deleted from your credit report. To order your free annual credit report from a national consumer reporting company, visit annualcreditreport.com, call toll-free 877.322.8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Place a free fraud alert or security freeze on your credit file**, which tells creditors to contact you before they open any new accounts or change your existing accounts – and alerts them of possible fraudulent activity. Fraud alerts last 90 days unless you manually renew them or use an automatic fraud alert feature.

You can contact the credit reporting agencies directly at:

Equifax	Experian	TransUnion Corp
1-800-525-6285	1-888-397-3742	1-800-888-4213
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374-0241	Allen, TX 75013-0949	Chester, PA 19016
https://www.equifax.com/personal	https://www.experian.com	https://www.transunion.com

Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>, by visiting annualcreditreport.com, **by calling 1-877-322-8228**, or by mail to: Federal Trade Commission Consumer Response, 600 Pennsylvania Avenue, Washington, DC 20580.

For More Information

Your relationship is important to us. If you have any questions or would like to discuss this matter further, please do not hesitate to contact me directly at 508-884-5886.

Again, we apologize for any concern or inconvenience this may cause. We're committed to delivering a legendary Customer experience and truly appreciate the opportunity to regain your trust. Thank you for your patience and understanding.

Sincerely,

Nikole Shriner
VP Loan Servicing Manager

Federal Fair Credit Reporting Act Rights:

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

IF YOU ARE A MASSACHUSETTS RESIDENT

Under Massachusetts law, you have the right to obtain any police report filed in regard to this 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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

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 TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior
 1. five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card,
 2. military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.