



222 Merrimack Street  
Lowell, MA 01852

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: [XXXXXXXX]

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

May 1, 2024

## Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a recent data security incident experienced by Enterprise Bancorp, Inc. (“Enterprise Bank”) that may have involved your personal information. At Enterprise Bank, we take the privacy and security of all information within our possession very seriously. This is why we are notifying you of the incident, providing you with steps you can take to help protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

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 Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-349-9960,  
[www.equifax.com/personal/credit-report-services/](http://www.equifax.com/personal/credit-report-services/)

Experian Security Freeze: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742,  
[www.experian.com/freeze/center.html](http://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 of all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, 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 consumer 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 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days 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 send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. No fee is required to any of the consumer reporting agencies to place, lift, or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

You can also enroll in the identity protection services being provided to you, at no cost, through IDX. These services include 24 months of credit monitoring and identity protection services. To receive credit monitoring services, you must be over the age of 18 and have established credit in the United States, have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Minors are ineligible for credit monitoring but are eligible for identity protection services. To enroll, please visit the IDX website at <https://app.idx.us/account-creation/protect> and provide your enrollment code located at the top of this page. Please note that the deadline to enroll is July 1, 2024. For assistance or for any additional questions you may have on the identity protection services, please call 1-800-939-4170 Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time or visit the IDX website at <https://app.idx.us/account-creation/protect>. Please have your enrollment code ready. For any questions related to the incident itself, please contact Enterprise Bank directly at 877-325-3778 or write us at Enterprise Bank & Trust Company, 222 Merrimack Street, Lowell, Massachusetts 01852.

Please accept our sincere apologies and know that we deeply regret any concern or inconvenience that this may cause you.

Sincerely,



Jack Clancey  
Chief Executive Officer



Meaghan Lally-McGurl  
Chief Information Security Officer