



20280

RE: Important Security Notification: Please read this entire letter.

Dear [REDACTED]

We are contacting you regarding a data security incident that has occurred on April 19, 2021 at The Savings Bank. This incident involved your personal information on your pre-approval loan application that was inadvertently sent to another customer at The Savings Bank. The customer immediately notified the Bank upon receipt and was instructed to delete the email and attachment.

Please be assured that we have taken every step necessary to address the incident and apologize for the incident.

What we are doing to protect your information:

To help protect your identity, we are offering a **complimentary one-year membership of Experian's® IdentityWorksSM**. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 07/31/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.890.9332** by **07/31/2021**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 1 YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.



- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **877.890.9332**.

If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for **one year** from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Again, we sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact me at 800-246-2009.

Sincerely,

Kathleen Conary

Kathleen Conary
SVP Compliance & Audit

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



April 22, 2021

Attorney General Maura Healey
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Dear Attorney General Healy:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a potential cybersecurity breach involving one (1) Massachusetts resident.

On Monday, April 19, 2021, a customer's pre-approval loan application with non-public personal information was attached inadvertently to another Savings Bank ("Bank") customer's email. The customer immediately notified the Bank upon receipt and was instructed to delete the email and attachment. The Loan Officer immediately notified his supervisor, who notified Compliance Officer of the incident.

A letter outlining the incident was provided to the customer. Also, to help protect the customer with the potential of identity theft, we offered a complimentary one-year membership of Experian's® IdentityWorksSM.

We have provided similar notification to the Director of Consumer Affairs and Business Regulation through the online reporting portal.

If you have any questions regarding this matter, please contact me directly at 781-224-5424.

Regards,

Kathleen Conary

Kathleen Conary
SVP Compliance & Audit

Enclosure: [REDACTED]