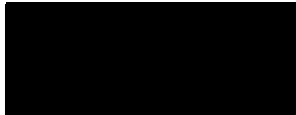


20305



42 Main Street | p: 800-508-2265  
Hudson, MA 01749 | f: 978-562-1476

April 27, 2021



Dear [Redacted]

At Avidia Bank, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, we are notifying you of a data security breach involving your personally identifiable information.

*Details of the Incident*

On April 22, 2021, I was informed that on April 14, 2021 an Avidia Bank employee emailed your company information required for establishing account(s) including personal, confidential information to someone outside of Avidia Bank. The email was supposed to be sent internally to another Avidia Bank employee, however, it was inadvertently sent to someone outside of Avidia Bank, as well. The inadvertent receiver of this information is also a customer of the bank. This person was contacted, the situation explained and was asked to delete the information, which they confirmed that they did. Nonetheless, it is our responsibility to notify you of the incident.

*What is being done by Avidia Bank to protect personal information from unauthorized access?*

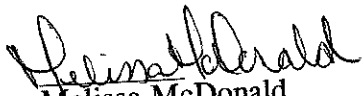
We are monitoring your accounts for unusual activity. We are not currently aware of any misuse of personal information relating to this incident.

*What you can do to protect your personal information?*

We encourage you to consider all options to help protect your privacy and security, and in particular, we encourage you to contact us to discuss options for assigning a new account number to your account.

In addition, please review the attached information about safeguards you can take to protect your personal information. Avidia Bank will continue to monitor this situation. Should there be any further significant developments in this matter, we will notify you.

If you have any questions about this matter, please feel free to contact me at 774-760-1207 or toll-free (in Massachusetts) at 800-508-2265.

  
Melissa McDonald  
Vice President  
Information Security

Enclosure

## WHAT YOU SHOULD DO TO PROTECT YOUR PERSONAL INFORMATION

You should remain vigilant for attempts to steal your personal information over the next 12 to 24 months. Please review your account statements for any suspicious and/or unauthorized activity. Other steps you can take to protect your credit information are described below. The Federal Trade Commission also provides guidance to consumers about protecting against identity theft through its website: [www.ftc.gov](http://www.ftc.gov).

- **Free Credit Reports.** Credit reports contain information about you, including what accounts you have and your bill paying history. The law requires the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to give you a free copy of your credit report each year if you ask for it. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You can also write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5283.
- **Fraud Alerts.** You may place a “Fraud Alert” on your credit reports to tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers, which are listed below, for placing an initial 90-day fraud alert. A call to one company is sufficient. Place a fraud alert also entitles you to free copies of your credit reports.

### *Fraud Alert Phone Numbers:*

Equifax  
1-800-525-6285

Experian  
1-888-EXPERIAN  
(397-3742)

TransUnion  
1-800-680-7289

- **Credit Freeze.** Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting company from releasing any information from a consumer's credit report without written authorization. However, 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.

If you have been a victim of identity theft, and you provide the credit reporting company with a valid police report, it cannot charge you to place, lift or remove a security freeze. (Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident, and you have the right to file a police report if you are the victim of identity theft.) In all other cases, a credit reporting company may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three nationwide consumer reporting companies by regular, certified or overnight mail at the addresses below:

Equifax Security  
Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834  
[www.transunion.com](http://www.transunion.com)

In order to request a security freeze, you will need to provide certain information, including your Social Security Number, date of birth, proof of current address and list of previous addresses if you have moved in the past five (5) years, and a photocopy of your driver's license or other government ID card.

The credit bureaus must send written confirmation to 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.

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To remove the security freeze, you must send a written request to each of the three credit bureaus

by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze.