

20397

May 6, 2021

Customer name  
Address  
City, state, zip

Greetings,

We are writing today to let you know about a potential privacy breach that may have involved some of your personal information. Safeguarding your information is a top priority at First Seacoast Bank. As of this writing, we have no indication that your information has been accessed or used in any way because of this incident. This letter includes information about the measures we are taking to help protect you.

**What We Are Doing**

To minimize any possibility of misuse of your information we are offering you access to credit monitoring at no cost. Norton LifeLock is a company recognized as a premier identity theft protection specialist. The Norton LifeLock membership will provide you with one-year of service free of charge. To obtain this service, complete enrollment following the instructions attached to this letter within 90 days. In addition to enrolling in this service, we encourage you to remain vigilant. Closely monitor your accounts with us and your accounts at other institutions. If you see any unauthorized activity, promptly contact First Seacoast Bank, the other institutions and the credit reporting agencies. You have the right to submit a complaint with the Federal Trade Commission by calling 877-438-4338 or online at <https://www.ftccomplaintassistant.gov/>.

**Massachusetts Residents**

First Seacoast Bank is required to provide the following information in accordance with Massachusetts law. As of this writing, a police report has not been filed and there is no evidence that your information has been misused. Although Massachusetts law does not require that we provide credit monitoring services as a result of this incident, we are committed to providing solutions that safeguard your personal information. In accordance with Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identify theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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. If you have been a victim of identify theft, and you provide the credit reporting agency with a valid police report, it cannot charge you

to place, life or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporary life, 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 major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000

In order to request a security freeze, you will need to provide the following information: your full name including middle initial; social security number; date of birth; if you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years; proof of current address such as a current utility bill or telephone bill; a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); 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; if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit 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 that can be used by you to authorize changes to the security freeze. To lift the security freeze in order to allow a specific entity access to your credit report or to remove the freeze, you must send a written request to each of the credit bureaus by mail and include proper identification and the PIN number or password provided to you when you placed the freeze as well as the identities of those entities you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift or remove the security freeze.

We appreciate your business and continued trust in our bank. First Seacoast Bank is taking all necessary precautions to continue to safeguard your privacy. Questions? Contact Janet Wyman, AVP of Deposit Operations, at 603-842-6456.

Sincerely,



James R. Brannen  
President and Chief Executive Officer  
First Seacoast Bank