



Watertown
— Savings Bank —

21721

July 1, 2021

Re: Security Incident Involving Customer Information Form

Dear:

We are writing to inform you that certain non-publicly available personal information (NPPI) of yours was inadvertently shared with another Watertown Savings Bank customer via email on Wednesday, June 30, 2021. This security incident involved the unauthorized disclosure of your names, physical address, social security numbers, email addresses, employers, and occupations in a single document captioned "Customer Information Form," which is enclosed for your records.

The Bank is deeply committed to preserving the privacy and trust of its customers in accordance with all applicable laws and regulations, and regrets having failed you in this particular case. After your discussion yesterday morning with our Senior Lender, the Bank immediately 'recalled' the email containing your NPPI, and contacted the email recipient to confirm its immediate deletion from his electronic mailbox.

We hope that you can accept our most sincere apologies for making this error.

Although it may be of little consolation to you under the circumstances, we should point out that the Bank maintains a written information security program to help protect the personal information of customers residing in Massachusetts. Please be advised that under Massachusetts law, the Bank is separately required to notify the state's Attorney General, Office of Consumer Affairs and Business Regulation (OCABR), and Federal Reserve Bank of Boston of any data security incidents that may have occurred during the previous quarter.

The Bank will report this security incident at the next possible opportunity. Please remain vigilant by monitoring your account statements and activities for the next 12 to 24 months, and report any unusual or suspicious activity to this Bank, or any other affected financial institution(s) immediately. We recommend that you periodically obtain



credit reports from each nationwide credit reporting agency to monitor any fraudulent activity on your accounts.

The Federal Trade Commission has published a variety of resources related to Identity Theft, including ways to protect yourself if, as in this case, your social security number was exposed. Also enclosed with this letter is a checklist detailing additional steps that you could take to protect yourself from Identity Theft now and in the future, including how to: (1) obtain free credit reports; (2) place a credit freeze on your credit report; or, (3) place a fraud alert on your credit report. The enclosed checklist can also be found online at <https://identitytheft.gov/#/Info-Lost-or-Stolen>.

If you have any questions or concerns, please feel free to contact me directly by phone at (617) 928-2321, or by email at mdesmeules@watertownsavings.com.

Sincerely,

Matthew DesMeules
Vice President/Compliance Officer

Enclosures



What information was lost or exposed?


▼ Social Security number

- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
 - Get your free credit reports from annualcreditreport.com . Check for any accounts or charges you don't recognize.
 - Consider placing a [credit freeze](#) . A credit freeze makes it harder for someone to open a new account in your name.
 - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.
 - If you decide not to place a credit freeze, at least consider [placing a fraud alert](#) .
 - Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
 - Don't believe anyone who **calls** and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.
 - Continue to check your credit reports at annualcreditreport.com . You can order a free report from each of the three credit reporting companies once a year.
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▼ Online login or password

- Log in to that account and change your password. If possible, also change your username.
 - If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- If you use the same password anywhere else, change that, too.
- Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.



▼ Debit or credit card number

- Contact your bank or credit card company to cancel your card and request a new one.
 - Review your transactions regularly. Make sure no one misused your card.
 - If you find fraudulent charges, call the fraud department and get them removed.
 - If you have automatic payments set up, update them with your new card number.
 - Check your credit report at annualcreditreport.com .
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▼ Bank account information




- Contact your bank to close the account and open a new one.
 - Review your transactions regularly to make sure no one misused your account.
 - If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
 - If you have automatic payments set up, update them with your new bank account information.
 - Check your credit report at annualcreditreport.com .
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▼ Driver's license information




- Contact your [nearest motor vehicles branch](#)  to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
 - Check your credit report at annualcreditreport.com .
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▼ Children's personal information

- Request a credit freeze for your child — [if this service is available in your state](#). A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau:

- [Equifax](#) 
- [Experian](#) 
- [Transunion](#) 

 No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:

- [Equifax](#) 
- [Experian](#)  (Click on "Minor Child Instructions" under "Information You Should Know")
- [Transunion](#) 

 If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.

 Review the FTC's information on [Child Identity Theft](#) .

SECURITY/PRIVACY BREACH CONSUMER INFORMATION

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:

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>

Trans Union 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, provide the addresses where you have lived over the prior five (5) 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 issues 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 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 of 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 above contact information). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specific 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 requests 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.



Watertown

— Savings Bank —

Referenced Card Number:

Dear Depositor:

We are writing to inform you that your debit card number was involved in a merchant's services provider security breach during the time period of _____ to _____. The breach included the capture of some of your personal information, such as your name and card number.

We have systems in place that will track activity on your card to identify any suspicious and unusual activity. In the event that such activity occurs we will contact you by phone immediately, but only during the hours of 8 am to 9 pm. We are taking this action to minimize any fraudulent activity on your card. Please be assured that you are not liable for any such activity. **We do ask that you remain vigilant on monitoring your account activity for the next 12 to 24 months and report any unusual or suspicious activity immediately. If you prefer that we issue a new card please contact the bank.**

Massachusetts law guarantees you certain rights if your personal information is compromised. The enclosed literature describes those rights.

We appreciate your business and we strive to protect your personal information to the best of our ability. If you have any questions or concerns, please call our Customer Support at 617-928-9000 or 800-207-2525.

Sincerely,

A handwritten signature in black ink that reads "Lisa Nichols". The signature is fluid and cursive.

Lisa Nichols
Senior Vice President- Operations Officer

Enclosure