

21725

[Letter Date]

[Consumer Name]  
[Address]  
[City, MA, Zip]

Dear [Consumer Name],

Protecting your personal information is of the utmost importance to us. Therefore, I am following-up on our phone conversation of [Phone Conversation Date]. Again, I apologize that your [name, address, account number] was/were inadvertently disclosed.

Massachusetts law requires us to inform you of the following, which may or may not be applicable in this circumstance.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a 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.

To place a security freeze on your credit report, contact each of the nationwide credit bureaus by phone, online, or by mail. Contact information for each bureau is below.

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
800-685-1111

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)  
888-909-8872

You will need to supply your name, address, date of birth, social security number, and other personal information.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

As a result of this incident, and to protect your identity, the Bank is offering you 24 months of free credit monitoring services through a complimentary membership of Experian's IdentityWorks<sup>SM</sup>. 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: **[Insert enrollment period end date]** Your code will not work after this date.)
- Visit the Experian IdentityWorks<sup>SM</sup> website to enroll: **[Insert URL provided by Experian rep once order is submitted]**
- Provide your activation code: **[Insert Activation Code]**

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 **1-877-890-9332**, by **[Insert enrollment period end date]**. Be prepared to provide engagement number, **[Insert Engagement Number]**, as proof of eligibility for the identity restoration services by Experian.

I regret any inconvenience that this situation has created. We take our customers' security and privacy seriously. If you should have any further questions, please contact me by email at **[E-mail Address]** or by phone at **[Phone Number]**.

Sincerely,

**[Name]**  
**[Title]**  
The Cape Cod Five Cents Savings Bank