



Return Mail Processing Center
 P.O. Box 6336
 Portland, OR 97228-6336

21884

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Re: Notice of Data Security Incident

Dear <<Name 1>>>,

I am writing to inform you of a recent data security incident experienced by Bippus State Bank ("Bippus Bank") that may have involved your personal information. At Bippus Bank, we take the privacy and security of all of the information in our possession very seriously. Bippus Bank has no evidence that any information potentially impacted in connection with this incident has been misused. Nonetheless, Bippus Bank is notifying you of the incident and informing you about steps that you can take to help protect your personal 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 have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 www.equifax.com	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion Security Freeze P.O. Box 2000 Chester, PA 19016 1-888-909-8872 www.transunion.com/credit-freeze
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In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
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 or telephone bill;
6. A legible photocopy of a government issued identification card (e.g. state driver's license or ID card, military identification, etc.); and
7. 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 consumer reporting agencies then 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, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling (877) 322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center
600 Pennsylvania Ave., NW
Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft
877-IDTHEFT (438-4338)

Even though Bippus Bank has no evidence of misuse of your personal information as a result of this incident, as an added precaution, we are offering you complimentary identity theft protection services through TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. These services include 24 months of credit monitoring and dark web monitoring, \$1,000,000 in identity theft insurance, and fully managed identity theft recovery services. To receive these services, you must enroll by <<Enrollment Deadline>>.

Bippus Bank encourages you to enroll in the complimentary identity theft protection services by going to www.MyTrueIdentity.com or calling 1-855-288-5422 and following the instructions provided. When prompted for the Activation Code, enter <<Activation Code>> and follow the three steps to receive your services.

If you have questions concerning this incident, please call 866-324-2812 between 9am to 9pm Eastern Time from Monday to Friday.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,



Eric D. Fawcett
President
Bippus State Bank