



GUARDIAN
COMMUNITY TRUST

Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

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August 18, 2021

G6951-L01-0000001 T00001 P001 *****SCH 5-DIGIT 32808

SAMPLE A. SAMPLE - L01 MA
C/O RP OR FACILITY
APT ABC
123 ANY ST
ANYTOWN, ST 12345-6789



Dear [Sal] Name2:

Guardian Community Trust, Inc. (“Guardian”) writes to inform you, as a current or former beneficiary, responsible party, remainderman or service provider with respect to a trust or trust account, of a recent data privacy event that may have impacted your personal information.

This letter provides steps you may take to better protect your information, should you feel it is appropriate to do so, and we are offering you five (5) years of credit monitoring with \$1,000,000 in identity theft insurance at no cost. Due to requirements imposed by Massachusetts law, we are unable to provide further detail about the nature of this event. If you have questions about the event, please call our dedicated assistance line at (877) 890-9297 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B017403.

No access to financial accounts was gained, and no financial assets were put at risk. The funds remain safe as before.

We take this incident and the security of information in our care very seriously. As part of our ongoing commitment to the privacy of information in our care, we have implemented additional technical security measures designed to mitigate reoccurrence of this type of risk. We are also reviewing and enhancing existing policies and procedures to reduce the likelihood of a similar future event. Additionally, as stated above, we are offering each affected person access to credit monitoring and identity restoration services with \$1,000,000 in identity theft insurance through Experian, Inc., for five (5) years. Enrollment instructions are explained below.

We encourage you to remain vigilant against incidents of identity theft and fraud and to review your account statements over the next twelve (12) to twenty-four (24) months and free credit reports for suspicious activity and to detect errors. We also recommend you review your account statements from the past four (4) months. Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

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G6951-L01

Consumers have the right to place a "credit freeze" on a credit report for free, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, no one will be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide some or all of your following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five 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 (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/help/>

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-833-395-6938
<https://www.transunion.com/credit-help>

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If there is an identity theft, the affected individual is entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/help/>

TransUnion

P.O. Box 2000
Chester, PA 19016
1-833-395-6938
<https://www.transunion.com/credit-help>

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If there is an identity theft, you also have the right to file a police report and obtain a copy of it.

You may learn more about identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or Massachusetts Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement and Massachusetts Attorney General.

If you have additional questions, please call (877) 890-9297 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B017403. You may also write Guardian Community Trust, Inc. at 1 Elm Square, Suite 2D, Andover, MA 01810.

Sincerely,



Peter M. Macy
Executive Director

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Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for five (5) years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for five (5) years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary five-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by November 30, 2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9297 by **November 30, 2021**. Be prepared to provide engagement number **B017403** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR FIVE YEARS EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.