



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,

Waterfront Savings Bank

Enclosure

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 issued 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.