



June 21, 2022

[NAME]

[ADDRESS]

Re: Incident Involving Your Personal Information

Dear [REDACTED]:

I am writing to notify you that an unauthorized acquisition or use of your personal information occurred on [DATE] at Northern Bank & Trust Company. The incident involved a bank employee obtaining an image of your government-issued identification, then sending that information to the bank from a personal email address to open an account for you. Northern Bank prohibits its employees storing customer information on personal devices and sending customer information through unsecured email. Since our employee did not follow our procedures when handling your information, we cannot assure you that it is secure.

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.

If you believe that you are the victim of identity theft, you should visit the website IdentityTheft.gov to get information from the Federal Trade Commission to help you formulate a plan to protect yourself.

Review statements and credit reports

You should review your bank statements and account activity and let us know immediately if you detect any unauthorized transactions.

You should also periodically review a copy of your credit report, which you can obtain at no cost to you. The three national credit bureaus (also known as credit reporting agencies) have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three national credit bureaus individually. These are the only ways to order your free credit reports:

- visit AnnualCreditReport.com
- call 1-877-322-8228
- complete the Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf>) and mail it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281



Security freeze on your credit reports

Placing a security freeze on your credit report

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, 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 be fully effective, 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 to 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>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094 1-888-909-8872
<https://www.transunion.com/credit-freeze>

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 years, the addresses where you have lived over the prior five 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 to three 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 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

Fraud alerts

You can contact any one of the credit bureaus identified above to request fraud alerts on your credit report. You don't have to contact all three. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.

Lifting a security freeze on your credit report

To lift the security freeze 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 contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number 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 specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one hour (for requests made online) and three 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.

Removing a security freeze on your credit report

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 hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

Credit monitoring

We have obtained credit monitoring for you for a two-year period at no cost to you. This service includes credit monitoring from all three bureaus, access to your Experian credit report, \$1 million identity theft insurance and full-service identity restoration. More information on this service is available at <https://www.experianidworks.com/3bcredit>.

You can activate credit monitoring by:

- Going to the following site <https://www.experianidworks.com/3bcredit>

- Clicking on the get started button
- Entering the activation code below (all letters in the activation code must be in all CAPS)
[CODE]
- Entering your personal information and creating your username and password.
- If you are asked for an engagement number, it is .

If you have any questions about enrolling in credit monitoring, please call 877.890.9332.

** ** *

Please do not hesitate to contact me at smahoney@nbtc.com or 781.404.1952 if you have any questions or need any additional information.

Very truly yours,

Sean Mahoney
General Counsel



Member
FDIC