

## McEachern, Joseph

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**From:** Salem Five Bank  
**Sent:** Tuesday, May 3, 2022 1:42 PM  
**To:** [REDACTED]  
**Subject:** A Message From Salem Five Bank

Dear [REDACTED],

### **IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

A security incident occurred at a merchant that may involve your personal information. Investigation determined that data may have been exposed on transactions conducted between April 1<sup>st</sup>, 2004- March 21<sup>st</sup>, 2019. Salem Five has reason to believe that your name in conjunction with your debit card number may have been compromised or may be in the possession of unauthorized individuals.

#### **The Actions We Have Taken / Mitigation Services**

Salem Five acts quickly upon receipt of such reports to protect our customers' data and accounts. The compromise occurred on a previously closed card, but your information still may have been obtained. This is an informational message only, no action is required on your part.

#### **The Actions We Recommend You Take**

- 1. Please be vigilant.** As always, your best defense against fraudulent activity is to monitor your account activity often and closely through our free phone or Internet access services and by reviewing your periodic statements. Your vigilance is particularly important over the next 12 to 24 months. If you become aware of any incidents involving the suspected unauthorized use of your card or your identity, please notify us immediately at the Bank's phone number below.
- 2. You have the right to obtain a police report.** As of the date of this letter, Salem Five is unaware of any police report having been filed in regard to this incident. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.
- 3. Learn more about identity theft.** The Federal Trade Commission's (FTC) web site provides information and guidance about steps you can take to protect against identity theft, fraud alerts and security freezes, and where you can report suspected identity theft to the FTC. Salem Five encourages you to report any incidents of identity theft. The web site is [www.ftc.gov](http://www.ftc.gov) or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). You may report suspected identity theft to the FTC at 877-438-4338 (877-ID-THEFT), 1-866-653-4261 (TTY); [www.identitytheft.gov/steps](http://www.identitytheft.gov/steps) and 600 Pennsylvania Avenue, NW, Washington DC 20580.
- 4. Contact consumer reporting agencies.** You may contact the fraud departments of the three major consumer reporting agencies to discuss your options. You may obtain your report from the consumer reporting agencies; you may also receive one free annual credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You have the right to place a free 90-day fraud alert on your credit file which will let creditors know to contact you before opening new accounts and may delay your ability to obtain credit. To place a fraud alert, contact the consumer reporting agencies below:

Experian  
[www.experian.com](http://www.experian.com)  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013

Equifax  
[www.equifax.com](http://www.equifax.com)  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374

TransUnion  
[www.transunion.com](http://www.transunion.com)  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834

- 5. You have the right to place a security freeze on your consumer credit report. Federal law mandates that a consumer reporting agency allow a consumer to place, lift, or remove a security freeze "free of charge."** Additional information regarding Security Freezes and your rights is available [here](#).

#### **How We Will Assist You**

We will continue to monitor the effects of the security incident and take appropriate actions. We apologize for any inconvenience this situation may cause. If you have any questions about this notice, please allow our Customer Service Center to assist you at **(800) 850-5000**.

Sincerely,

Steven Belt  
Vice President, Contact Center Director