



We take banking personally.

June 17, 2022



IMPORTANT SECURITY NOTICE

We previously contacted you to advise that documents containing your non-public personal information were inadvertently mailed to an incorrect address by our staff. Those documents contained the personal information that appears on your loan application.

We performed an internal investigation and concluded that this error was an oversight and that the documents were promptly returned to the Bank by the unintended recipient via overnight mail. Never the less, we concluded that this error, while unintended, was unacceptable from the perspective of customer service. This event ultimately constituted a breach on our part that resulted from our error.

We would take this opportunity to express our apologies for the inconvenience and to confirm that we want to ensure your interests are fully protected.

As your loan officer indicated, we have provided each of you with a two-year Gen Gold membership paid for by Bay State Savings Bank. Gen Gold (www.gengold.com) is a service provider that Bay State Savings Bank has had a long-time partnership with, and one of the benefits of this membership includes identity theft protection. You are not obligated to participate in this membership, however we believe it can provide you with some additional assurance.

If you have not received notification from Gen Gold yet regarding your registration, or if you have any trouble accessing Gen Gold or their identity theft protection services, please contact us at (800) 244-8161. We really do take banking personally, and we would be glad to assist you any way that we can.

Further, we would take this opportunity to advise you of your rights in the event you believe, now or in the future, that you are the victim of identity theft.

RIGHT TO FILE AND OBTAIN A POLICE REPORT

As a Massachusetts resident, you have the right to file and obtain a police report.

HOW TO PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT

Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

- MAIN OFFICE -

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www.baystatesavingsbank.com



Under MGL c.93H, credit reporting agencies are prohibited from charging you to place, lift or remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified, or overnight mail at the addresses on following page:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Trans Union, LLC
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

As part of the process, you would need to provide the credit reporting agencies with the following information:

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 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, military identification, etc.)
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; and

Credit reporting agencies 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.

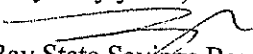
To lift the security freeze and allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided 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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include proper identification (name, address, social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

If you believe that you have been the victim of identity theft, you may also visit the Federal Trade Commission website, www.ftc.gov and the Mass. Attorney General's website, www.mass.gov/ago/consumer-resources/ for additional information.

If you have any questions or concerns, please do not hesitate to contact us at (800) 244-8161.

Very truly yours,


Bay State Savings Bank
Retail Lending Department