

Date

[CUSTOMER NAME]
[CUSTOMER ADDRESS]

Dear [CUSTOMER NAME],

Eastern Bank, a subsidiary of Eastern Bankshares, Inc., is committed to protecting the privacy of our customers and the confidentiality of their information. A box from our printing vendor was lost in transit and contained a past due letter with respect to your loan account. After exhausting our efforts to locate the missing box, we have concluded that this incident could result in unauthorized access to your personal information because your name and account number was included on the letter. At this time we have no evidence that any of your personal information has been accessed or misused and we have taken steps to further secure our and our vendor's systems to help prevent this type of incident from re-occurring.

As a precautionary measure, we recommend that you closely examine all account statements, credit card billings and credit reports to ensure that the transactions and charges are valid and immediately report to us any suspicious activity or any unauthorized use of an account. You can obtain your credit report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com or by calling 877-322-8228.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you discover suspicious activity on your credit report, on your account statements or by any other means you may wish to file a police report and obtain a copy of it.

Under Massachusetts law, you have a right to place a security freeze on your consumer credit report for no charge. This will prohibit a consumer reporting agency from releasing any information on your consumer report without your express authorization. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions or other services, including an extension of credit at point of sale. A security freeze may be requested by contacting the credit reporting agencies listed below by phone, online or in writing.

In order to request a security freeze, you will need to provide your full name (including middle initial and generation), Social Security Number, date of birth, complete addresses for up to five years, proof of current address, a legible copy of a government issued identification card, and if you are a victim of identity theft, a copy of the police report, investigative report or complaint to a law enforcement agency concerning the identity theft.

When incidents such as this occur, the Fair Credit Reporting Act allows you to place a fraud alert in your customer report or to put your creditors on notice that you may be the victim of identity fraud. You may do so by contacting the three credit reporting agencies.

Credit Reporting Agencies Contact Information

Experian	Equifax	TransUnion
1-888-397-3742	1-800-685-1111	1-800-680-7289
www.Experian.com	www.Equifax.com	www.Transunion.com
PO Box 9532	PO Box 740241	PO Box 6790
Allen, TX 75013	Atlanta, GA 30374	Fullerton, CA 92834

You may wish to learn more about identify theft from the Federal Trade Commission online at www.FTC.gov or by calling 877-ID THEFT (877-438-4338).

Please call 1-800-EASTERN (327-8376) for further assistance and information related to this incident.

Sincerely,

Eastern Bank

Date

[CUSTOMER NAME]
[CUSTOMER ADDRESS]

Dear [CUSTOMER NAME],

Eastern Bank, a subsidiary of Eastern Bankshares, Inc., is committed to protecting the privacy of our customers and the confidentiality of their information. A box from our printing vendor was lost in transit and contained a check made payable to your insurance provider representing certain hazard/flood insurance premium disbursements. We placed a stop payment on the check and issued a new check, which your insurance provider should have received. After exhausting our efforts to locate the missing box, we have concluded that this incident could result in unauthorized access to your personal information because your name and account number was included on the check. At this time we have no evidence that any of your personal information has been accessed or misused and we have taken steps to further secure our and our vendor's systems to help prevent this type of incident from re-occurring.

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