<Date>

John Smith
123 Main Street
Auburn, MA 01501

Dear John Smith

Re: Card Number Ending 1234

IMPORTANT NOTICE

It was recently reported to us that your Webster Five debit card number may have been compromised. To avoid any possible unauthorized use of your card, we have issued you a new debit card which will be arriving in the mail in 7-10 business days.

Please activate your new card before destroying your old card and start using your new card immediately. As a reminder, when your new card arrives, you must contact any service providers who automatically bill your account and provide them with your new card number.

The referenced card number above will become inactive no later than {date 2 weeks from date of letter} at which time you should have already received and activated your new card. If you do not receive a new card prior to this date, please call 800-696-9401 extensions 3520 or 3521.

It's important to review your statements as soon as they arrive for any unusual transactions. If you discover that your card has been misused, please notify us immediately so we may close your card and work with you to file a dispute. You are not liable for unauthorized debit card transactions if we hear from you within 60 days after we sent the first statement on which the problem or error appeared.

We are sorry for any inconvenience this may cause, but feel that this is an important course of action to protect your account. Webster Five is always proactive concerning any security issues that affect our cardholders. Thank you for banking with us and the opportunity to serve your financial needs.

Please review the reverse side of this letter for recommended actions you may take to protect yourself against unauthorized use of your personal information.

Recommendations to Protect Yourself against Unauthorized Use of your Personal Information

1. You should always carefully review your account statements and notify us of any suspicious activity.

2. You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

Experian	Equifax	TransUnion
(888) 397-3742	(877) 478-7625	(800) 680-7289
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790
www.experian.com	www.equifax.com	www.transunion.com

3. You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can calll-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at www.ftc.gov, or www.consumer.gov/idtheft to obtain additional information. We also encourage you to report suspected identify theft to the Federal Trade Commission.

4. Under Massachusetts law, you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. 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 credit request or application you make regarding new loans.

5. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
3. Proof of current address, such as a current utility bill or telephone bill;
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft;

The credit reporting agencies have 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 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.. A consumer reporting agency will provide, at no cost, to a consumer who elects to freeze, lift or remove a freeze from a consumer report. A consumer reporting agency will not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.

6. 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 the right to obtain a copy of any police report you file.

Date of Report	MC Case Number	Number of Consumer Active Cards in MA	breach took place at
Januay 10th, 2022	ADC011873-US-22-1	4	security breach of a US merchant's network
January 21st, 2022	ADC011918-US-22-1	1	security breach of a US merchant's network
January 21st, 2022	ADC011655-US-21-1	1	security breach of a US merchant's network
January 21st, 2022	ADC011923-US-22-1	1	security breach of a US merchant's network
Jaunary 21st, 2022	ADC011698-US-21-1	1	security breach of a US merchant's network
January 24th, 2022	ADC010453-US-21-2	1	security breach of a US merchant's network
February 1st, 2022	ADC011662-US-21-1	1	security breach of a US merchant's network
February 1st, 2022	ADC011750-US-21-1	1	security breach of a US merchant's network
February 8th, 2022	ADC011961-US-22-1	1	security breach of a US merchant's network
February 21st, 2022	ADC011676-US-21-1	1	security breach of a US merchant's network
February 23rd, 2022	ADC011873-US-22-2	1	security breach of a US merchant's network
February 23rd, 2022	ADC012011-US-22-1	1	security breach of a US merchant's network
March 1st, 2022	ADC012062-US-22-1	1	security breach of a US merchant's network
March 7th, 2022	ADC012019-US-22-1	1	security breach of a US merchant's network
March 117th, 2022	ADC012031-US-22-1	1	security breach of a US merchant's network
March 21st, 2022	ADC011678-US-21-1	1	security breach of a US merchant's network
April 4th, 2022	ADC011813-US-21-1	1	security breach of a US merchant's network
April 8th, 2022	ADC011964-US-22-1	1	security breach of a US merchant's network
April 13th, 2022	ADC011956-US-22-2	1	security breach of a US merchant's network
April 20th, 2022	ADC012012-US-22-3	1	security breach of a US merchant's network
April 22nd, 2022	ADC012236-US-22-1	1	security breach of a US merchant's network
April 22nd, 2022	ADC012237-US-22-1	1	security breach of a US merchant's network

April 26th, 2022	ADC012235-US-22-1	1	security breach of a US merchant's network
April 27th, 2022	ADC012251-US-22-1	1	security breach of a US merchant's network
May 6th, 2022	ADC012290-US-22-1	1	security breach of a US merchant's network
May 20th, 2022	ADC012019-US-22-2	1	security breach of a US merchant's network
May 26th, 2022	ADC012345-US-22-1	1	security breach of a US merchant's network
June 2nd, 2022	ADC010280--21-1	1	security breach of a US merchant's network
June 2nd, 2022	ADC010689-US-21-1	26	security breach of a US merchant's network
June 2nd, 2022	ADC012362-US-22-1	1	security breach of a US merchant's network
June 14th, 2022	ADC011671-US-21-1	1	security breach of a US merchant's network
June 24th, 2022	ADC012030-US-22-1	1	security breach of a US merchant's network
June 29th, 2022	ADC012416-US-22-1	1	security breach of a US merchant's network
July 8th, 2022	ADC011971-US-22-1	1	security breach of a US merchant's network
July 14th, 2022		1	security breach of a US merchant's network
July 20th, 2022	ADC012446-US-22-1	1	security breach of a US merchant's network
August 8th, 2022	ADC012536-US-22-1	1	security breach of a US merchant's network
August 11th, 2022	ADC012649-US-22-1	1	security breach of a US merchant's network
August 26th, 2022	ADC012631-US-22-1	1	security breach of a US merchant's network
September 2nd, 2022	ADC012716-US-22-1	1	security breach of a US merchant's network
September 2nd, 2022	ADC012710-US-22-1	1	security breach of a US merchant's network
September 13th, 2022	ADC012721-US-22-1	1	security breach of a US merchant's network
September 13th, 2022	ADC012724-US-22-1	1	security breach of a US merchant's network
September 13th, 2022	ADC012725-US-22-1	1	security breach of a US merchant's network
September 20th, 2022	ADC012904-US-22-1	1	security breach of a US merchant's network

Date of breach	Total Cards	Active	Closed	Reissued Cards	ChipCards	Letter sent to atty gen	Letter sent to OCABR
11/1/2019-08/31/2021	7	4	3	4		2/14/2022	2/14/2022
01/07/2021-11/24/2021	1	0	1	0		2/14/2022	2/14/2022
01/07/2021-10/05/2021	1	0	1	0		2/14/2022	2/14/2022
02/06/2021-11/29/2021	1	1	0	1		2/14/2022	2/14/2022
02/19/2021-05/09/2021	2	2	0	2		2/14/2022	2/14/2022
3/01/2020-12/13/2021	1	0	1	0		2/14/2022	2/14/2022
09/20/2020-07/20/2021	2	1	1	1		3/14/2022	3/14/2022
04/1/2021-09/1/2021	1	0	1	0		3/14/2022	3/14/2022
05/01/2021-11/12/2021	1	1	0	1		3/14/2022	3/14/2022
07/2/2021-01/10/2022	1	0	1	0		3/14/2022	3/14/2022
01/01/2021-02/02/2022	2	1	1	1		3/14/2022	3/14/2022
04/10/2021-12/5/2021	1	1	0	1		3/14/2022	3/14/2022
10/01/2020-11/27/2021	1	0	1	0		4/8/2022	4/8/2022
09/01/2021-12/31/2021	1	0	1	0		4/8/2022	4/8/2022
11/19/2021-01/05/2022	1	0	1	0		4/8/2022	4/8/2022
07/30/2020-11/25/2021	2	1	1	1		4/8/2022	4/8/2022
05/03/2021-08/12/2021	1	0	1	0		6/7/2022	6/7/2022
09/16/2019-01/08/2022	59	27	32	27		6/7/2022	6/7/2022
10/30/2021-01/31/2022	1	1	0	1		6/7/2022	6/7/2022
01/01/21-03/16/22	4	0	4	0		6/7/2022	6/7/2022
01/01/2021-03/17/2022	4	0	4	0		6/7/2022	6/7/2022
01/01/2022-03/16/2022	1	0	1	0		6/7/2022	6/7/2022

10/1/2021-01/31/2022	2	2	0	2		6/7/2022	6/7/2022
03/1/2021-03/31/2022	2	2	0	2		6/7/2022	6/7/2022
11/1/2021-03/24/2022	1	0	1	0		6/7/2022	6/7/2022
09/01/2021-03/15/2022	1	0	1	0		6/7/2022	6/7/2022
12/1/2020-02/28/2022	3	2	1	2		6/7/2022	6/7/2022
07/04/2020-08/22/2020	1	0	1	0		7/12/2022	7/12/2022
08/12/2020-04/20/2021	25	4	21	4		7/12/2022	7/12/2022
01/26/2022-03/10/2022	1	0	1	0		7/12/2022	7/12/2022
06/09/2021-02/12/2022	2	0	2	0		7/12/2022	7/12/2022
06/01/2021-01/28/2022	1	0	1	0		7/12/2022	7/12/2022
06/01/2020-04/30/2022	6	3	3	3		7/12/2022	7/12/2022
05/10/2021-01/03/2022	5	2	3	2		9/22/2022	9/22/2022
02/02/2022-04/19/2022	4	4	0	4		9/22/2022	9/22/2022
07/15/2021-02/14/2022	1	0	1	0		9/22/2022	9/22/2022
04/01/2021-07/31/2021	1	0	1	0			
11/1/2021-06/30/2022	3	2	1	2			
04/07/2022-05/04/2022	1	1	0	1			
10/1/2021-07/15/2022	2	0	2	0			
11/2/2021-07/14/2022	2	1	1	1			
11/1/2021-06/28/2022	1	0	1	0			
01/02/2022-06/19/2022	1	0	1	0			
12/1/2021-07/12/2022	1	0	1	0			
04/27/2022-07/31/2022	1	0	1	0			