

PO BOX 306
2 CENTER STREET
ADAMS, MA 01220
413.743.0001



Customer Name
Customer Address
City, State, Zip

COMPROMISED DEBIT CARD NOTICE

Re: Debit Card Ending in XXXX

This notice is to inform you of a notification we received of a compromise that has taken place with your card referenced above. Compromise Alerts are communicated to financial institutions and indicate there has been a security breach at a location where you transacted business.

Due to the increased potential for fraud, it is in the best interest of our customers to reissue these cards. You will receive a new chip enabled debit card within the next 14 days. It is important that you activate your new card and set up the PIN number via the phone number on the card sticker as soon as you receive it to avoid any disruption.

Please be aware that effective November 9, 2022 you will no longer be able to use the card you currently have in your possession ending in the last four digits ~~XXXX~~. For security reasons, if you would like us to deactivate this card sooner, please call a customer service representative at 413.743.0001 or visit any one of our seven locations. Please contact all merchants that you have recurring payments with and update your new debit card number to insure that your payments are not interrupted. Please destroy the card referenced above immediately upon receipt of your replacement card to avoid confusion going forward.

Until your new card is received, we ask you to please review your account activity online and report any suspicious activity immediately if discovered.

In accordance with a new Massachusetts requirement, we are required to provide you with the attached additional information regarding consumer rights with regards to Identity Theft whenever a security breach occurs. By reissuing this card, risks are mitigated but we wish to make you aware of these measures. Please don't hesitate to call if you have any questions or concerns.

Massachusetts Residents' Rights

Under Massachusetts law, you have the right to obtain any police report filed in regard to a security breach 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.

You may also place a security freeze on your credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

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 Trans Union (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at 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>

Trans Union Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail :

- Your full name (including middle initial as well as Jr., Sr., II, III, etc)
- Social Security Number
- Date of Birth
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
- Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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 (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit reporting agencies 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order 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 (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 reporting agencies have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for the identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the three 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 reporting agencies have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Please visit the "Security Center" page on our website at <https://www.adamscommunity.com/acb-university/security-center/> for information on protecting your identity.