

November 1, 2022

Re: Account Number Ending in

Dear:

This letter is to update you regarding your recent MutualOne Bank Debit Card dispute claim.

We have provided provisional credit for the following disputed transactions. (3 totaling \$47.79)

Provisional Credit Notice

\$15.93	MICROSOFT*ULTIMATE REDMOND WA 11/4/21	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 12/6/21	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 1/3/22	(FIS)

Please note that the above credit posted to your account on November 1, 2022, is final and the investigation for the above transaction(s) is complete.

The following disputed transactions do not qualify for provisional credit because the written notice of your claim was not provided in a timely manner. A timely manner is no later than 60 days after we sent you the first statement on which the error or problem appeared. We Were unable to recover any funds. (3 transactions totaling \$47.79)

\$15.93	MICROSOFT*ULTIMATE REDMOND WA 2/4	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 3/4	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 4/4	(FIS)

The above account has also been credited for the following transaction(s) disputed with the merchant on your behalf. The merchant did not represent the charge listed below. (4 totaling \$63.72)

\$15.93	MICROSOFT*ULTIMATE REDMOND WA 5/4	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 6/6	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 7/5	(FIS)
\$15.93	MICROSOFT*ULTIMATE REDMOND WA 8/3	(FIS)

The credit in the amount of \$63.72 posted to your account as of the date of this letter is final.

The investigation for all the above transaction(s) is now complete.

Should you have questions please do not hesitate to contact Client Services at (508)820-4000.

Sincerely,

Donna M. Sahely  
Senior Operations Specialist

## IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Recently, on your request, the MutualOne Bank investigated ten transactions that were charged to your account via your debit card (as detailed in our letter of November 1, 2022). You have confirmed that the transactions were illegitimate, and it does appear that the transactions were fraudulent as the card has not left your possession. We have credited your account as is detailed in the same letter and wish to inform you of what we are doing to protect you and what you can do to protect yourself.

Due to the fraudulent activity associated with this incident, in order to safeguard your data, a replacement debit card with a new card number has been made for you at the branch at no cost. You should have destroyed the old card upon receipt.

We recommend that you consider the following actions in order to further protect yourself:

1. You should be mindful for the next 12 to 24 months in reviewing 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](http://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  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://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 call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov), or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to obtain additional information. We also encourage you to report suspected identity 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:

- A. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
- B. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;

- C. Proof of current address, such as a current utility bill or telephone bill;
- D. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- E. 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 must allow a consumer to place, lift, or remove a security freeze "free of charge" from a consumer report.

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

We will continue to monitor the effects of the data breach and want to ensure that you are aware of the resources available to you. Please do not hesitate to contact Client Services (508) 820-4000 so that we may continue to assist you or if you have any questions.