



November 2, 2022

[Name]

[Address]

[City, State and ZIP]

Important Notice Regarding your Sensitive Customer Information

Dear Client:

We like to inform you of a recent incident, in which your non-public personal information including your account number, social security number, and date of birth was disclosed to unknown third party via email. As a result, your personal information may have been potentially exposed to others. Please be assured that we have taken every step necessary to address the incident.

What Happened

On October 14, 2022, a Cambridge Trust employee was processing a request to add client, Reid Larsen, to two business deposit accounts. Client Larsen's signature was required on several documents to complete the request. They were sent to the email address provided so that they may be executed using Adobe Sign. The Cambridge Trust employee was later advised that the email address originally provided was incorrect. Unfortunately, these documents were already sent, and they contained non-public personal information, such as social security number, date of birth, and mother's maiden name.

Next Steps

Cambridge Trust is prepared to assist with protecting your identity and your accounts from compromise. A message has been placed in our system about this incident.

To protect your other accounts: Contact the fraud departments of any one of the three major credit bureaus — Equifax, Experian, Trans Union — to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge. (Phone numbers and addresses are listed on the last page.)

The Bank will provide 24 months of free credit monitoring to allow you to monitor your credit report activity. Enrollment instructions are provided with this letter.

To protect your accounts at Cambridge Trust: We recommend that you continue to carefully review the monthly statements and immediately alert us if you see anything suspicious. Using online banking will enable you to check the account activity even more frequently.

Your Rights

Under Massachusetts Data Breach Notification Law Massachusetts, you have the right to obtain any police report filed regarding this 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, free of 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.

Please be assured that Cambridge Trust has a comprehensive information and data security program in place to guard against unauthorized access to our clients' sensitive information. If we can be of further assistance in this matter, please reach contact your local private banking office. Thank you for choosing Cambridge Trust. We value your relationship and the trust you have placed in us.

Sincerely,

Cambridge Trust

Enclosures: How to Enroll In Credit Monitoring
 Placing a Security Freeze on Your Credit Reports

How to Enroll in Credit Monitoring

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 28, 2023** (Your code will not work after this date.)
- **To Enroll Visit** the Experian IdentityWorks:
<https://www.experianidworks.com/3bplus>
- Provide your **activation code**:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by **February 28, 2023**. Be prepared to provide engagement number **B079877** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate,

How to Enroll in Credit Monitoring (continued)

helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Placing a Security Freeze on Your Credit Reports

You may place a security freeze on your credit reports, free of 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 TransUnion (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

[Credit Report Services | Equifax®](#)

Same link can be used to place fraud alerts.

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

[Freeze or Unfreeze Your Credit File for Free - Experian](#)

For fraud alerts: [Fraud Alert Center at Experian](#)

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

[Credit Freeze | Freeze My Credit | TransUnion](#)

For fraud alerts: [Fraud Alerts | Place a Fraud Alert | TransUnion | TransUnion](#)

Placing a Security Freeze on Your Credit Reports (continued)

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

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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 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. 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 (including 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 bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 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. The credit bureaus 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.