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MutualOne.com
508.820.4000
PO Box 9006
Framingham MA 01701
Offices in Framingham
and Natick

December 15, 2022

REC-12/15/22

DEC 15 2022

Office of Consumer Affairs and Business Regulation
501 Boylston Street, Suite 5100
Boston, MA 02116

OFFICE OF CONSUMER AFFAIRS

Dear Sirs:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a possible data compromise affecting 1 Massachusetts resident. MutualOne Bank was notified of this by our customer on December 12, 2022.

As the notifying entity, MutualOne Bank maintains a written Information Security Program for the protection of personal information of residents of Massachusetts.

The incident(s) occurred on the following dates in 2022: 8/2, 8/5, 8/8, 8/12, 8/13, 8/14, 8/16, 8/19, 8/22, 8/23, 8/26, 9/26, 10/7, 11/1, 11/7, 11/8, 11/14, 11/22, 11/23, 11/28, 12/1 & 12/7. The customer reported thirty transactions that were charged to their account via debit card. The information compromised was limited to the data contained on the card in electronic format.

The personal information of 1 Massachusetts resident was affected. Since we are unaware of how this happened, we are not sure if other personal information has been obtained. The customer, upon reviewing transactions on their account, made the notification to the Bank.

Since fraudulent activity was attributed to this event, the customer has received a replacement debit card and the compromised card has been deactivated. No other law enforcement agencies have been notified and credit monitoring services have not been offered to the consumers.

Similar notification is being mailed to the Office of the Attorney General. In the event further information is required, you may contact me at 508-820-4000.

Respectfully,

Carmela M Canal
First Vice President of Deposit Operations

JOR

December 15, 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. (20 totaling \$226.75)

Provisional Credit Notice

\$5.00	LYFT*1RIDE 6-20 SAN FRANCISCO CA 8/2 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 8/5 (FIS)
\$7.82	LYFT*1RIDE 08-04 SAN FRANCISCO CA 8/5 (FIS)
\$5.00	LYFT CANCEL FEE 8558659553 CA 8/5 (FIS)
\$8.06	LYFT*1RIDE 08-05 SAN FRANCISCO CA 8/8 (FIS)
\$10.77	LYFT*1RIDE 8-11 SAN FRANCISCO CA 8/12 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 8/12 (FIS)
\$18.30	LYFT 2 RIDES 08-1 8558659553 CA 8/13 (FIS)
\$20.87	LYFT 2 RIDES 08-1 8558659553 CA 8/14 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 8/14 (FIS)
\$28.29	LYFT 3 RIDES 08-1 8558659553 8/16 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 8/19 (FIS)
\$7.63	LYFT*1RIDE 8-20 SAN FRANCISCO CA 8/22 (FIS)
\$19.42	LYFT 2 RIDES 08-1 8558659553 CA 8/22 (FIS)
\$30.32	LYFT 3 RIDES 08-2 8558659553 8/23 (FIS)
\$31.43	LYFT 3 RIDES 08-2 8558659553 8/26 (FIS)
\$12.85	LYFT*1RIDE 09-22 SAN FRANCISCO CA 9/26 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 9/26 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 9/26 (FIS)
\$8.99	LYFT*1RIDE 10-06 SAN FRANCISCO CA 10/7 (FIS)

Please note this is a PROVISIONAL credit and may be reversed if our investigation determines the transaction is valid.

Jon

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. (11 transactions totaling \$211.74)

\$8.92	LYFT*1RIDE 10-30 SAN FRANCISCO CA 11/1 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 11/7 (FIS)
\$15.50	LYFT 2 RIDES 11-0 8558659553 CA 11/7 (FIS)
\$12.15	LYFT*1RIDE 11-06SAN FRANCISCO CA 11/8 (FIS)
\$8.14	LYFT*1RIDE 11-09 SAN FRANCISCO CA 11/14 (FIS)
\$8.15	LYFT*1RIDE 11-20 SAN FRANCISCO CA 11/22 (FIS)
\$8.06	LYFT*1RIDE 08-05 SAN FRANCISCO CA 8/8 (FIS)
\$2.00	LYFT CANCEL FEE 8558659553 CA 11/28 (FIS)
\$7.96	LYFT*1RIDE 11-29 SAN FRANCISCO CA 12/1 (FIS)
\$18.88	LYFT 2 RIDES 12-0 8558659553 CA 12/7 (FIS)
\$119.88	GET JOYZEL FLOW 8332714857 FL 11/23 (FIS)

While there is no provisional credit for these disputed transactions, we will continue to investigate.

The merchant has credited your account for the transaction below, therefore the claim for this transaction is now resolved. (1 totaling \$5.00)

\$5.00	LYFT CANCEL FEE 8558659553 CA 11/28 (FIS) Merchant Credit on 12/6/2022
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The following transaction listed below was a duplicate affidavit, therefore the claim for this transaction is now resolved. (1 totaling \$30.32)

\$30.32	LYFT 3 RIDES 08-2 8558659553 8/25 (FIS)
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We will provide a final update at the conclusion of our investigation. If you have any questions or need additional information, please 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 thirty transactions that were charged to your account via your debit card (as detailed in our letter of December 15, 2022, 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. 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

Equifax
(877) 478-7625

P.O. Box 740241

Atlanta, GA 30374-0241

www.equifax.com

TransUnion
(800) 680-7289

P.O. Box 6790

Fullerton, CA 92834-6790

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, 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:

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.