



June 7, 2023

[Redacted]

Re: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [Redacted]:

At BankProv, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, I am writing to inform you of an incident involving access to your personal information. We want to inform you of what we are doing to protect you, as well as additional steps you can take for further protection.

As you know, on May 11, 2023, you informed a branch manager that you believed that your bank information had been improperly accessed in April 2023. Based on that information, the bank conducted an investigation of the matter that you raised and determined that your bank account had not been improperly accessed in April 2023. However, the bank did determine your account had been improperly accessed in October 2022 and January 2023.

The accessed information included your name, bank account number, transactions related to your bank account and address, driver's license number, birth date, social security number, and email address.

The bank staff involved no longer have access to your account information.

We have been monitoring your account and are not currently aware of any fraud related to this incident. We would like to offer to pay for two years of credit monitoring services to ensure continued monitoring of your personal information. Please contact me for details at the number below.

Attached please find information about safeguards you can take to protect your personal information.

We sincerely apologize for any inconvenience related to this incident. We want to ensure you that BankProv is doing everything possible to monitor this situation. Should there be any further developments in this matter, we will notify you immediately.

Should you have any questions, please do not hesitate to call me directly at 978-225-1402.

Sincerely,

Sara Spaulding  
Vice President, Relationship Banking

## YOUR RIGHTS

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

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://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>

### TransUnion 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 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.

Instead of a credit freeze, you may place a "fraud alert" on your credit file, by contacting the fraud department at one of the three major credit bureaus for which contact information appears below:

Equifax  
1-800-525-6285  
[www.equifax.com/](http://www.equifax.com/)  
P.O. Box 740241  
Atlanta, GA 30374- 0241

Experian  
1-888-EXPERIAN or 1-888-397-3742  
[www.experian.com/](http://www.experian.com/)  
P.O. Box 9554  
Allen, TX 75013

TransUnion  
1-888-909-8872  
[www.transunion.com/](http://www.transunion.com/)  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016

You only need to notify one credit bureau. The one that processes your fraud alert will notify the other two. Those two then must place fraud alerts in your file.

Placing a "fraud alert" on your credit file can help prevent a thief from opening new accounts or making changes to your existing accounts. **Be aware, however, that placing an alert on your credit file also may prevent you from opening an account unless the bank can contact you and positively confirm your identity and that you are applying for credit.**

In addition, if you think your personal information has been misused you should contact the local police. You can also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261 or on the internet at [www.identitytheft.gov/](http://www.identitytheft.gov/).