



Date

[Customer name and address]

Dear [Customer name]:

We are writing to inform you of a recent breach of security involving your personal information. We sincerely apologize for this situation and any inconvenience it may cause you.

What We Are Doing

As a precaution, we are offering each of you credit monitoring from Equifax® for 24 months, which will be provided at no cost to you. Information on how to sign up for Equifax Complete™ Premier is detailed in the addendum to this letter.

What You Can Do

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If a police report is filed with Massachusetts authorities (one has not been filed at this time), we will let you know. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must submit a request to each of the three major consumer reporting agencies (Equifax, Experian, and TransUnion) online or by regular, certified or overnight mail using the information below. As always, we recommend that you remain vigilant in reviewing your financial account statements and report any suspicious account activity concerning your accounts immediately to your bank.

The three major consumer reporting agencies are:

	<u>Equifax</u>	<u>Experian</u>	<u>TransUnion</u>
Phone	1-800-525-6285	1-888-397-3742	1-800-680-7289
Website	www.equifax.com	www.experian.com	www.transunion.com
Mailing Address	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	Experian P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016

Additionally, in order to request a security freeze, you will need to provide the following information:

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.)

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

You may also wish to consider placing a “fraud alert” on your personal credit file. A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your file, you should call any one of the three consumer reporting agencies. As soon as one consumer reporting agency confirms your fraud alert, the others are notified to place fraud alerts.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (“FTC”) recommends that you check your credit reports periodically. The Fair and Accurate Credit Transaction Act of 2003 (or FACT Act) gives consumers the ability to obtain an annual credit report from

each of the three consumer reporting agencies *free of charge*. To order your free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. If you find any information relating to fraudulent transactions, you should contact the consumer reporting agency to determine how to have the transaction deleted.

Visit www.identitytheft.gov for information on reporting, preventing and protecting against identity theft, including how to place a security freeze on your accounts. You may also visit www.identitytheft.gov/databreach for help responding to a data breach of your personal information. Additionally, you may call the FTC hotline at 1-877-IDTHEFT (1-877-438-4338). If you believe you have been a victim of identity theft or a data breach, we encourage you to report the matter to the FTC either via the website or phone number above, or by mail to:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

We sincerely apologize for this situation and any inconvenience it may cause you. For additional information concerning this potential incident, please call 1-800-724-2440. We'll be happy to assist you in any way we can.

Sincerely,

Greg Boylan, MA, CFE
Assistant Vice President | M&T Bank
Corporate Security/Internal Fraud Investigations Manager Greg Boylan, MA, CFE



[NAME]

Enter your Activation Code: XXXX

Enrollment Deadline: 9/30/2023

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of XXXX then click “Submit”

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

²Credit monitoring from Experian and TransUnion will take several days to begin.

³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit

score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.