

29871

June 26, 2023

«Name»  
«Address»  
«City\_State\_Zip»

To Enroll Please Call:  
**800-899-0180**  
Or Visit:  
www.Norton.com/Offers  
Enrollment Code: **SMKBNK2306**

**Re: Notice of Data Security Incident**

Dear «Name»,

We are contacting you out of an abundance of caution to inform you of an incident that Seamen’s Bank recently experienced. The incident involved an inadvertent disclosure of the information contained in Form 1098 associated with your loan. The information was shared via email with a single recipient who is a Seamen’s customer. The recipient has been in touch with us and confirmed that they did not retain and deleted the information from their email.

While this incident did not involve a malicious actor, and we have no reason to believe that your personal information could be misused as a result of this incident, Massachusetts law requires us to provide you with certain information as well as an offer of free credit monitoring (please see sign-up details in the letter), which we have set out below.

**Information we are required to provide to you by 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); 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 <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
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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:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security Number;
- Date of birth;
- If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
- Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- Social Security Card, pay stub, or W2;
- 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.

**We are offering you identity theft protection and credit monitoring services for 18 months free of charge.** To activate your membership and start monitoring your personal information, please follow the steps below:

- Go to [www.Norton.com/Offers](http://www.Norton.com/Offers).
- Below the THREE protection plan boxes, you may enter the Promo Code: **SMKBNK2306**
- Click the "APPLY" button.
- Your complimentary offer is presented. Click the "START MEMBERSHIP" button.
- A Popup will appear to enter your Member ID. (Your Member ID is your first name last name plus 5-digit zip code. Ex. JOHNNORTON12345. and click "APPLY"
- Once enrollment is completed. You will receive a confirmation email (be sure to follow all directions in this email).
- Ensure that you enroll by: **September 30th, 2023** (Your code will not work after this date.)

Once you have completed the LifeLock enrollment process, the services will be in effect immediately. Your LifeLock Defender Choice™ membership includes:

- Primary Identity Alert System †
- Dark Web Monitoring
- 24/7 Live Member Support
- One-Bureau Credit Monitoring
- Live, Member Service Support
- US-Based Identity Restoration Support
- Stolen Funds Reimbursement up to \$25,000 for LifeLock Defender Choice™‡
- Personal Expense Compensation up to \$25,000 †††
- Coverage for Lawyers and Experts up to \$1 million †††

Sincerely,

A handwritten signature in black ink that reads "Lori Meads". The signature is written in a cursive, flowing style.

Lori Meads, President/CEO  
Seamen's Bank  
508-487-8400  
CyberSecurity@SeamensBank.com

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

‡ Stolen Funds Reimbursement benefits and Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Stolen Funds Reimbursement, LifeLock will reimburse stolen funds up to \$25,000 for Standard membership, up to \$100,000 for Advantage.