



**Dedham Savings**

Here for the journey.

June 28, 2023

29875

NAME  
ADDRESS  
ADDRESS

RE: card number ending in «Last\_4\_of\_Card»

Dear NAME:

At Dedham Savings, we take our obligation to safeguard sensitive personal information entrusted to us very seriously. As part of our efforts, I am notifying you of the possibility that your debit card information was compromised. We were recently notified by our vendor, Fidelity National Information Services (FIS), of a possible data breach in their system exposing the debit card numbers, names, addresses and in some cases email addresses of several of our customers. Your debit card number was partially masked, and we have no reason to believe your account has been misused. We are notifying you of this situation in accordance with Massachusetts General Laws, Chapter 93H. It is important for you to know that none of your personal information linked to the debit card information, such as checking or savings account numbers, was disclosed.

Although certain card data may have been compromised in the incident, it does not necessarily mean that your card data was involved. "Compromised" in this context simply means that typically secure information may have been revealed to an unauthorized person. Please rest assured that Dedham Savings is closely monitoring all potentially compromised cards. Our internal fraud detection systems have not detected fraud on customers' affected cards.

We will issue a new card to you with your existing Personal Identification Number (PIN). We anticipate that your new card will be delivered to you within 7 to 10 business days in an unmarked envelope. You will continue to have unlimited access on your current debit card until you receive your new card. Your current card will be restricted by July 19, 2023, or upon activation of your new debit card, whichever comes first.

Once you receive your new card, please take the following steps:

- **Activate your new card immediately so you may continue making transactions without interruption. To activate your card, contact our 24-Hour Telephone Banking System at 1-888-252-0760, Options 6 and 2, or by performing a PIN based transaction.**
- **Destroy your old card and start using your new card with your current PIN.**
- **If you have set up recurring payments with a store or service provider, provide those companies with your new card number and expiration date.**

As a Dedham Savings cardholder, you should continue to diligently monitor account activity. You may use our 24-hour Telephone Banking system, BankLine, at 1-888-252-0760 or view your account history through Online Banking. To enroll in Online Banking, visit our website at [www.dedhamsavings.com](http://www.dedhamsavings.com). Once you have enrolled, you will have instant access to your account history. **If you notice that your card has been used for any unauthorized transaction, please contact Your Bank Center immediately at (781)-329-6700 or 1-800-462-1190.** Please be assured that you will not be held responsible for any fraudulent activity, and we will continue to monitor the effects of this security incident.

In the meantime, I encourage you to consider all options to help protect your privacy and security. Please review the information below about safeguards you can take to protect your personal information.

## **Filing a Police Report**

Under Massachusetts law, 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.

## **Fraud Alert and Credit Freeze Instructions**

Consumers have a right to place a fraud alert or credit freeze on their credit reports free of charge. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

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 to 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>

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 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 requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period.

Consider requesting that all three credit reports be sent to you, free of charge, for your review. Each of the Credit Reporting Agencies listed above is required by law to provide you with one free credit report a year. 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. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If your personal information has been misused, contact the FTC at 1-877-438-4338 (1-866-653-4261 (TTY)) or visit the FTC's website at <https://www.identitytheft.gov> to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations.

We deeply regret this incident and any concern it may raise or any inconvenience that it may cause you. If you have any questions on this matter, please contact us at 1-800-462-1190.

Thank you for banking with Dedham Savings.

Sincerely,

A handwritten signature in cursive script that reads "Carol A. Lewis, Esq.".

Carol S. Lewis, Esq.  
Senior Vice President & Compliance Officer  
Dedham Savings | 55 Elm Street, Dedham, MA 02026 | P781.320.1141 | [www.dedhamsavings.com](http://www.dedhamsavings.com)