



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

29929

<<First Name>> <<Middle Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

June 30, 2023

Dear <<First Name>> <<Middle Name>> <<Last Name>>:

At United Bank, we take the confidentiality of our customers' information very seriously. I am writing to inform you of a recent data security incident that involved some of your personal information, including your name and account number.

Upon learning of the incident, which involved the compromise of a third-party software tool, we immediately took measures to mitigate the impact and promptly applied all recommended remediation measures. We also launched an investigation, including with external security experts, to identify any impact on our customers.

This notice informs you of complimentary services we have arranged to support you, and other steps you may wish to take to protect your personal information. We want you to know that we take this issue very seriously and regret that this incident occurred.

Free credit monitoring service:

As a precaution, we have arranged for you, at your option, to enroll in a complimentary, two-year credit monitoring service. We have engaged Equifax to provide you with its credit monitoring product. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. Enrolling in this program will not affect your credit score.

This free credit monitoring service is available for you to activate until <<Enrollment Deadline>> by using the following activation code: <<Activation Code>>. This code is unique for your use and should not be shared. Additional information about Equifax and how to enroll in this program is available in the form affixed to this letter.

Our recommendations:

You should remain vigilant for the next 12 to 24 months for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, report it immediately to your financial institutions.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's website at www.ftc.gov/idtheft, call the FTC at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax

(800) 685-1111
P.O. Box 740256
Atlanta, GA 30374-0241
www.Equifax.com/personal/credit-report-services

Experian

(888) 397-3742
P.O. Box 9554
Allen, TX 75013
www.Experian.com/help

TransUnion

(888) 909-8872
TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016
www.TransUnion.com/credit-help

You also have other rights under the FCRA. For further information, please visit:
https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.docx (English) or
https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09_es.docx (Spanish).

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:

- (1) Equifax – (800) 685-1111
- (2) Experian – (888) 397-3742
- (3) TransUnion – (888) 909-8872

You will need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

All of us at United Bank value your business and are committed to providing you with the highest quality service. We deeply regret any inconvenience or concern this incident may cause and it is our priority to help you in any way we can.

Please do not hesitate to contact us at **844-665-7611** if you have any questions or concerns.

Sincerely,



Julie R. Gurtis
President
United Bank