



Return Mail to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<Enrollment Code>>

To Enroll, Scan the QR Code Below:



Or Visit:
<https://response.idx.us/MCTBank>

August 18, 2023

Subject: Notice of Data Security Incident

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

As President & CEO of Mauch Chunk Trust Company (“MCT”), I am writing to notify you about a cybersecurity incident at one of our external vendors that may have affected your personal information. Please read this letter carefully as it contains information about resources you can utilize to protect your information, including instructions for enrolling in complimentary credit monitoring and identity theft protection services.

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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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, 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 send a request to **each** of the three major consumer reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com/personal/credit-report-services/
Experian: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, www.experian.com/freeze/center.html
TransUnion: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency:

1. Full name (including middle initial as well as any suffixes);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, the addresses where you have lived over the past five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. Legible photocopy of a government issued identification card (i.e. state driver’s license or ID card);
7. 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 consumer reporting agencies have up to three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five 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 or 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 consumer reporting agencies (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 up to three business days 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 consumer reporting agencies 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 up to three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

To help relieve concerns and restore confidence following this incident, we have secured the services of IDX to provide 24 months of credit¹ and CyberScan monitoring, a \$1,000,000 identity theft insurance reimbursement policy, and fully managed identity theft recovery services. To enroll, please call 1-888-806-6462 or visit <https://reponse.idx.us/MCTBank> and provide the enrollment code at the top of this page. Please note that the deadline to enroll is November 18, 2023.

If you have questions or need assistance, please contact 1-888-806-6462, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, excluding major U.S. holidays. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Very truly yours,



Patrick H. Reilly
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¹ To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.