



August 23, 2023

RE: Nonpublic Personal Information shared – Account Numbers Ending in (WTC) and
(external financial institution)

Dear

The purpose of this letter is to notify you that the unauthorized acquisition of your personal information occurred on August 22, 2023.

NATURE OF THE UNAUTHORIZED USE OR ACCESS

The Washington Trust Company (“WTC”) has become aware that an email sent on August 22, 2023 to another WTC customer included an attachment that contained a copy of your mortgage loan payment slip and an image of a check drawn from your account at an external financial institution that is used to pay your mortgage. Your name and account number(s) were included on the attachment that was erroneously sent with the other WTC customer; no other nonpublic personal information was involved. At this time, we have no indication that your information was subject to actual or attempted misuse as a result of this event.

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. For detailed information and instruction on how to place a security freeze, please refer to page 2.

Your privacy is a priority for us at The Washington Trust Company and we take any incident involving your personal information very seriously. As an added precaution, we are happy to reimburse you for up to 24 months of credit monitoring services. If you wish to receive reimbursement for these services, or if you have any further questions regarding this incident, please contact Mark Smithey, Chief Information Security Officer at The Washington Trust Company at (401) 348-1405.

Thank you for your continued business.

Sincerely,

A handwritten signature in black ink, appearing to read 'Dennis L. Algieri'.

Dennis Algieri, Privacy Officer
Executive Vice President
Chief Compliance Officer & Director of Community Affairs

A handwritten signature in black ink, appearing to read 'Mark Smithey'.

Mark Smithey
Chief Information Security Officer

INFORMATION REGARDING PLACEMENT OF A SECURITY FREEZE

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, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com), Experian (www.experian.com), and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Program
P.O. Box 2000, Chester, PA 19022-2000

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

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, provide any/all prior addresses for the prior five (5) years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) 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 (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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.



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Dennis Algiere, Privacy Officer
Executive Vice President
Chief Compliance Officer & Director of Community Affairs

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Mark Smithey
Chief Information Security Officer

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