

September 1, 2023

[REDACTED]  
[REDACTED]  
[REDACTED]

**Important Notice Regarding Your Information**

Dear [REDACTED]:

Cambridge Trust is writing to inform you there was isolated incident that led to compromise of information contained in your mortgage statement. Cambridge Trust takes this matter very seriously and sincerely regrets any concern it may cause you.

As a precaution, we recommend that you continue to carefully review your monthly statements and immediately alert us if you see anything suspicious. Using online banking will enable you to check the account activity even more frequently.

**To protect your other accounts:** Contact the fraud departments of any one of the three major credit bureaus — Equifax, Experian, Trans Union — to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three agencies will send you your credit report free of charge.

To place a fraud alert, please contact any one of the agencies using the information listed below. You may also contact any of the consumer reporting agencies or the FTC for more information regarding fraud alerts.

**Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008

**Experian**

P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742

**TransUnion**

P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289

### **Your Rights**

Under Massachusetts Data Breach Notification Law Massachusetts, 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.

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.

Please be assured that Cambridge Trust has an information and data security program in place to guard against unauthorized access to our clients' sensitive information.

Thank you for choosing Cambridge Trust. We value your relationship and the trust you have placed in us.

Sincerely,

Cambridge Trust

Enclosures: 1. Placing a Security Freeze on Your Credit Reports

## **Enclosure 1: Placing a Security Freeze on Your Credit Reports**

You may 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](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 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**

PO Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

1-800-349-9960

### **Experian**

PO Box 9554

Allen, TX 75013

[www.experian.com/freeze](http://www.experian.com/freeze)

1-888-397-3742

### **TransUnion**

PO Box 2000

Chester, PA 19016

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

1-888-909-8872

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:

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 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.