

September \_\_, 2023

[NAME]

[ADDRESS]

Re: Incident Potentially Involving Your Personal Information

Dear \_\_\_\_\_:

I am writing to notify you about an information security incident with widely available commercial software used by one of our vendors that may involve your information.

***What happened?***

As you may have seen in the news, Progress Software recently discovered a critical vulnerability in its MOVEit Transfer software. MOVEit Transfer is a widely used software utility that allows for the transfer of files. According to government sources, beginning on May 27, 2023, a ransomware gang began exploiting that vulnerability to steal data from underlying MOVEit Transfer databases. Although Northern Bank does not use MOVEit Transfer directly, one of the bank's vendors embedded this tool in its secure file transfer site, which is used to upload data to the vendor. Although we cannot confirm whether or not files provided by Northern Bank to the vendor were stolen, we are acting under the assumption that they were.

***What information was involved?***

As a result of this incident, your personal information, including your name and deposit account number may have been compromised.

***What are we doing about it?***

To be safe, Northern Bank is assuming that your data was compromised and will be monitoring your accounts for unusual activity. This is in addition to the various automated fraud detection and analytical tools that the bank ordinarily uses to detect unusual activity.

To help you monitor your credit reports, we have obtained credit monitoring for you for a three-year period at no cost to you. This service includes credit monitoring from all three bureaus, access to your Experian credit report, \$1 million identity theft insurance and full-service identity restoration. More information on this service is available at <https://www.experianidworks.com/3bcredit>.

***What can you do about it?***

You should review your bank statements and account activity and remain vigilant over the next 12-24 months. Let us know immediately if you detect any unauthorized transactions. We strongly recommend that you also periodically obtain free copies of your credit reports, use the credit monitoring service we have obtained for you, and use the various account monitoring features available in our mobile app and internet banking applications. I attach additional information on enrollment in credit monitoring, credit report freezes and identity theft prevention and response for your reference.



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***Where can you find more information?***

If you have any questions or would like to discuss this, please contact our contact center at 800-273-6908 (or by email at [contactcenter@nbt.com](mailto:contactcenter@nbt.com)). We're here Monday through Friday from 8:00 a.m. – 6:00 p.m. EST and on Saturdays from 8:30 a.m. – 12:30 p.m. EST.

Thank you for banking with us. It is our privilege to serve you.

Very truly yours,

[Name]

[Title]



Member  
**FDIC**



### ***Enrolling in credit monitoring***

We have obtained credit monitoring for you for a three-year period at no cost to you. This service includes credit monitoring from all three bureaus, access to your Experian credit report, \$1 million identity theft insurance and full-service identity restoration. More information on this service is available at <https://www.experianidworks.com/3bcredit>.

Be sure to enroll no later than November 30, 2023, because the codes we provide below will not work after this date.

You can activate credit monitoring by:

- Going to the following site <https://www.experianidworks.com/3bcredit>
- Clicking on the “get started” button
- Entering the activation code below (all letters in the activation code must be in all CAPS)

**XXXXXXXX**

- Entering your personal information and creating your username and password.
- If you are asked for an engagement number, it is **B10090**.

If you have any questions about enrolling in credit monitoring, please call 877.890.9332.

### ***You can obtain your credit reports at no cost to you***

Whether or not you enroll in credit monitoring, you should also periodically review a copy of your credit report, which you can obtain at no cost to you. The three national credit bureaus (also known as credit reporting agencies) have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three national credit bureaus individually. These are the only ways to order your free credit reports:

- visit [AnnualCreditReport.com](https://AnnualCreditReport.com)
- call 1-877-322-8228
- complete the Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf>) and mail it to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281



Member  
**FDIC**



## ***You can place a security freeze on your credit reports***

### ***Placing a security freeze on your credit report***

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, 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.

To be fully effective, 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 <a href="https://www.equifax.com">https://www.equifax.com</a>	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="https://www.experian.com">https://www.experian.com</a>	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="https://www.transunion.com">https://www.transunion.com</a>
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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 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 to three 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 business days and provide you with a unique personal identification number (PIN) or password (or both) that you can use 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.



### ***Fraud alerts***

You can contact any one of the credit bureaus identified above to request fraud alerts on your credit report. You don't have to contact all three. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.

### ***Lifting a security freeze on your credit report***

To lift the security freeze 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 hour (for requests made online) and three 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 of time.

### ***Removing a security freeze on your credit report***

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 hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

### ***Your right to police reports***

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.

### ***Protecting yourself from identity theft***

If you believe that you are the victim of identity theft, you should visit the website [IdentityTheft.gov](http://IdentityTheft.gov) to get information from the Federal Trade Commission (FTC) to help you formulate a plan to protect yourself. We encourage you to report any incidents of identity theft to the FTC.

