



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

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

August 31, 2023

**RE: Notice of Data Security Incident**

<<Account Number Text>>

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

We are contacting you because we have learned of a data security incident that affected one of our third-party vendors that is used as part of our bank operation routines. At Savers Bank, we take the privacy and security of personal information in our possession very seriously, which is why we are sending this letter to provide you with details of what happened, the measures we have taken in response, and to provide you with details on proactive steps you may consider in helping to protect your information.

***What Happened?*** On July 18, 2023, Savers Bank learned that the third-party vendor experienced a data security incident involving certain files within its system. This incident was solely limited to the third-party vendor's systems. Savers Bank did not experience a cybersecurity incident, and no Savers Bank networks or systems were affected or compromised.

***What Information Was Involved?*** The security incident contained information including your <<Body Text>> None of your other information was impacted in the incident, such as Social Security number, bank account PIN, or security codes.

***What We Are Doing.*** At this time, we have no evidence to suggest that the affected information was targeted or misused in any way. Indeed, we believe the risk of harm is extremely low, as we have protocols in place with added layers of verification for any bank transactions attempting to be made.

Although this incident occurred outside our network, Savers Bank wants our customers to know that we are here to support them. Out of an abundance of caution, we are notifying you so you can act along with our efforts to minimize any potential harm.

Under Massachusetts law, 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. <<Variable Text 3>>

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

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 Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[www.equifax.com](http://www.equifax.com)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion Security Freeze  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872  
[www.transunion.com/credit-freeze.html](http://www.transunion.com/credit-freeze.html)

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

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five 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;

The consumer 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 to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 consumer 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 request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) 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.

To determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://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 Ave., NW  
Washington D.C. 20590  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)  
877-IDTHEFT (438-4338)

Please be assured that we take the protection of personal information very seriously and are taking steps to prevent a similar occurrence. Please feel free to contact us with questions by emailing us at [response@saversbank.com](mailto:response@saversbank.com).

Sincerely,

A handwritten signature in cursive script that reads "April E. Sterndale".

April E. Sterndale  
VP, Compliance, CRA & Information Security Officer  
Savers Bank