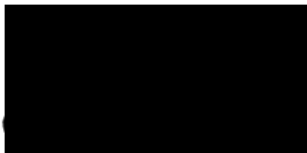




30762

October 19, 2023

EAGLE BANK



Dear Eagle Bank Debit Card Customer:

We have been advised by MasterCard of a security breach of a United States merchant's network. Your MasterCard Debit card data was among those records that may have been exposed. The intrusion allowed MasterCard account numbers and account details to be possibly compromised and in the possession of unauthorized individuals on or between: **11/20/2022 thru 06/28/2023**. The event in no way compromised the security in force at Eagle Bank or had any direct impact upon your account records on file at our institution.

As a precaution, we will be terminating your existing Debit Card and issuing you a new one. You will be receiving your new card in the mail. You will also receive the PIN for your new card in a separate mailing. Your existing Debit card will no longer be valid after December 3, 2023. You should destroy the existing card once you activate the new card.

As always, we encourage you to pay close attention to your monthly checking account statements particularly over the next 12 to 24 months to assure that the transactions are those that you have authorized. You may monitor your account in between statement mailings by contacting our Voice Response System at 877.387.4940. You may also review all your account activity by using our Internet banking facility, by accessing <http://www.bankeagle.com>. Please notify us immediately of any suspicious or unauthorized activity.

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.

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.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (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:

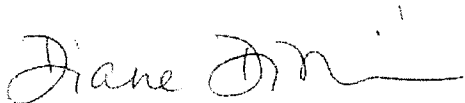
Equifax Security Freeze
P.O. Box 105788

Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>
Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>
TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338) or visit the Federal Trade Commission's website at www.ftc.gov, or www.consumer.gov/idtheft to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.

We apologize for the inconvenience this situation may cause and take this opportunity to once again assure you that your deposit account information on file with our institution has not been compromised. If you have any questions related to this incident, please contact our Debit/ATM Card representative at 617-394-3624, your local branch representative.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Diane DiNucci".

Diane DiNucci
Electronic Banking Supervisor.