



December 21, 2023

Dear [REDACTED]:

The Middlefield Banking Company (“Middlefield Bank”) writes to make you aware of a recent incident that may impact the privacy of some of your information. We are providing you with notice of the incident, steps we have taken in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

We treat our responsibility to safeguard the information entrusted to us as an utmost priority. As such, we responded immediately to this incident and have been working diligently to provide you with an accurate and complete notice of the incident. Our immediate response to this event also included prompt and continued correspondence with federal law enforcement authorities. As part of our ongoing commitment to the privacy and security of information in our care, we have reviewed our existing policies and procedures relating to data protection and security and implemented enhanced security controls.

As an added precaution, we are providing you with twenty-four (24) months of complimentary access to credit monitoring and identity restoration services through Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services, as well as guidance on how to better protect your information. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions below.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring** at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

**How do I enroll for the free services?**

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/mfb> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

**Equifax**  
[https://www.equifax.com/  
personal/credit-report-services/](https://www.equifax.com/personal/credit-report-services/)

1-888-298-0045

*Equifax Fraud Alert*  
P.O. Box 105069  
Atlanta, GA 30348-5069

*Equifax Credit Freeze*  
P.O. Box 105788  
Atlanta, GA 30348-5788

**Experian**  
<https://www.experian.com/help/>

1-888-397-3742

*Experian Fraud Alert*  
P.O. Box 9554  
Allen, TX 75013

*Experian Credit Freeze*  
P.O. Box 9554  
Allen, TX 75013

**TransUnion**  
[https://www.transunion.com/  
credit-help](https://www.transunion.com/credit-help)

1-800-916-8800

*TransUnion Fraud Alert*  
P.O. Box 2000  
Chester, PA 19016

*TransUnion Credit Freeze*  
P.O. Box 160  
Woodlyn, PA 19094

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 further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call our dedicated assistance line at 888-814-0568, Monday through Friday from 9:00 am - 7:00 pm Eastern Time, excluding U.S. holidays.

Sincerely,

*Ronald L. Zimmerly*

Ronald L. Zimmerly  
President

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