ENCLOSURE – SAMPLE MASSACHUSETTS RESIDENT NOTICE

Walpole Co-operative Bank | 982 Main Street, Walpole, MA 02081 | (508) 668-1080

<<Mailing Date>>

<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<ZIP>>

Notice of Data Security Incident

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

Walpole Co-operative Bank (the "Bank") is writing to let you know about an incident that may have involved some of your personal information, including your name and Social Security number. We take the protection of your information seriously and regret any concern this may cause. This letter describes the complimentary services we are offering you, your rights under Massachusetts law, and steps you can take to help protect yourself.

Complimentary Credit Monitoring

The Bank is offering you twenty-four (24) months of credit monitoring services through Kroll at no cost to you. You will not be required to waive any right to bring a private action as a condition of accepting these services. To enroll, visit <<Enrollment Website>> or call <<Enrollment Telephone Number>> and provide the activation code below. You must enroll by the enrollment deadline below.

Activation Code: <<Activation Code>>
Enrollment Deadline: <<Enrollment Deadline>>

Your Rights Under Massachusetts Law

Police report. 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.

Security freeze. Massachusetts law gives you the right to place a security freeze on your credit report, free of charge.

The information below explains how a security freeze works and how to request one.

A security freeze prohibits a consumer reporting agency from releasing information in your credit report without your express authorization. It is designed to prevent credit, loans, and services from being approved in your name without your consent. However, a freeze may delay, interfere with, or prevent the timely approval of a request you make for a new loan, credit, mortgage, or other account involving the extension of credit. There is no charge to place, temporarily lift, or remove a security freeze.

To place a security freeze, contact each of the three nationwide consumer reporting agencies listed below, online, by telephone, or by mail. You will need to place a freeze separately with each agency. When you make your request, you may need to provide:

- your full name, including middle initial and any suffix (Jr., Sr., II, III, etc.);
- your Social Security number;
- your date of birth;
- your addresses for the past five years;
- proof of your current address, such as a current utility or telephone bill;
- a legible copy of a government-issued identification card, such as a driver's license or state identification card; and
- if you are a victim of identity theft, a copy of the police report, investigative report, or complaint to a law enforcement agency about the identity theft.

If you request a freeze online or by telephone, the consumer reporting agency must place it within one business day. If you request it by mail, the agency must place it within three business days. The agency will send you a confirmation and information on how to lift or remove the freeze, which may include a unique personal identification number (PIN) or password. Keep that information in a safe place.

Other Steps You Can Take

Remain vigilant. We encourage you to remain vigilant for incidents of fraud and identity theft over the next 12 to 24 months by reviewing your account statements and monitoring your free credit reports. If you see activity you do not recognize, promptly contact the company that maintains the account. Report any suspected identity theft to local law enforcement and to the Federal Trade Commission.

Obtain your free credit reports. You are entitled to free credit reports from each of the three nationwide consumer reporting agencies. To order them, visit www.annualcreditreport.com or call 1-877-322-8228. You may also complete the Annual Credit Report Request Form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Consider a fraud alert. You may place a free initial fraud alert on your credit file. An initial fraud alert lasts one year and tells businesses to take steps to verify your identity before extending new credit in your name. If you are a victim of identity theft, you may be entitled to an extended fraud alert, which lasts seven years. To place a fraud alert, contact any one of the three consumer reporting agencies below. That agency will notify the other two.

	Equifax	**Experian**	**TransUnion**
Website	www.equifax.com/personal/credit-report-services	www.experian.com/help	www.transunion.com/credit-help
Telephone	1-888-298-0045	1-888-397-3742	1-888-909-8872
Fraud alert by mail	Equifax Fraud Alert, P.O. Box 105069, Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Victim Assistance, P.O. Box 2000, Chester, PA 19016

Security freeze by mail	Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348-5788	Experian Security Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Security Freeze, P.O. Box 160, Woodlyn, PA 19094

Federal Trade Commission. You can obtain information about identity theft, fraud alerts, and security freezes, and report identity theft, by contacting the Federal Trade Commission: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); TTY 1-866-653-4261.

Massachusetts Attorney General. You may also contact the Office of the Attorney General, One Ashburton Place, Boston, MA 02108; 1-617-727-8400; www.mass.gov/ago.

For More Information

If you have questions, please call <<Assistance Line>>, <<Days and Hours>>, or write to us at Walpole Co-operative Bank, 982 Main Street, Walpole, MA 02081. The Bank will not contact you by email or text message to ask for your Social Security number or account information.

Sincerely,

Walpole Co-operative Bank