NewFed Mortgage
Mortgages for every stage of your life.

98 High St.
Danvers, MA 01923
1-877-639-3331

<Date>

<First Name> <Last Name>
<Address>
<City>,<State><Zip>

Dear <First Name> <Last Name>:

At NewFed Mortgage, we value transparency and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve your personal information.

## What Happened

On May 13, 2021, we discovered that we were the victim of a sophisticated ransomware attack that resulted in encryption and unauthorized access to our network. At that time, we took immediate steps to stop the threat and understand the full scope of the situation. This included hiring third-party forensic experts to conduct a thorough investigation, remediation efforts, and contacting the FBI to seek assistance with the incident. On May 26, 2021, we concluded our forensic investigation and determined that the unauthorized individual acquired some of the information contained on our systems. Further, on June 4, 2021, we confirmed your information was subject to unauthorized access and or compromise during the incident. As of now, we have no evidence indicating any misuse of your information, but out of an abundance of caution and full transparency, we wanted to notify you about this incident.

## What Information Was Involved

The information potentially includes your <**variable data**>.

## What We Are Doing

The security and privacy of the information contained within our systems is a top priority for us. As such, we are working to implement any necessary additional safeguards by engaging external legal and cybersecurity experts to assist in this process, further training our employees, and reviewing and improving our internal procedures as necessary to minimize the likelihood of this type of incident occurring again.

## What You Can Do

As stated above, while we have no evidence indicating your information was obtained and or misused, we strongly recommend you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity to the institution that issued the record and law enforcement. We encourage you to review the enclosed ***Other Important Information,*** which contains essential information on how to best protect yourself from potential identity theft and fraud.

Also, we are offering a complimentary three-year membership through Sontiq's Single Bureau Credit Monitoring* services at no charge. Signing up for these services will not impact your credit score. These services provide you with alerts for three years from the enrollment date when changes occur to your credit file. This notification is sent to you the

same day that the change or update occurs with the bureau. Further, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft, as well as a $1,000,000 insurance reimbursement policy. To safeguard your privacy and security, you will be asked to verify your identity before monitoring can be activated.

**To enroll in these services, please log on to https://www.myidmanager.com and follow the instructions provided. When prompted, please provide the following unique code to receive services:** [redacted]

**To receive the monitoring services described above, you must enroll within 90 days from the date of this letter.**

**Contact Information**

We sincerely regret this incident and the inconvenience it might have caused you. We understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please call our toll-free helpline response line at [toll-free number] between 9:00 a.m. and 9:00 p.m. (EDT) Monday – Friday.

Sincerely yours,

Brian D'Amico
President

## OTHER THINGS YOU CAN DO

***Consider Placing a Fraud Alert on Your Credit Report.*** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

***Security Freeze (also known as a Credit Freeze).*** You may have the right to put a credit or security freeze on your credit file (please consult with your state's specific laws to determine if you have this right). A security freeze makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency.

To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze.

To place a request for 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, including your (1) 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 (5) years, the addresses of your previous addresses during that time, (5) proof of your current address (i.e., a current bill from your utility, cable, or telephone copy, rental agreement, deed, etc.), (6) a legible photocopy of a government-issued identification card (i.e., a state driver's license or ID card, military identification, passport, etc.), (7) social security card, pay stub or W2, and or (8) if you are a victim of identity theft and have a police report, 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 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), password, or both that you can use to authorize the removal or lifting of the security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below):

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|---|---|---|
| Equifax<br>(866) 349-5191<br>https://www.equifax.com/personal/credit-report-services/credit-freeze/<br>P.O. Box 740241<br>Atlanta, GA 30374 | Experian<br>(888) 397-3742<br>https://www.experian.com/freeze/center.html<br>P.O. Box 4500<br>Allen, TX 75013 | TransUnion<br>(800) 888-4213<br>https://www.transunion.com/credit-freeze<br>2 Baldwin Place<br>P.O. Box 1000<br>Chester, PA 19016 |

***Obtain and Monitor Your Credit Report.*** We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at https://www.annualcreditreport.com/requestReport/requestForm.action. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Provided below are the three nationwide credit reporting agencies' contact information to request a copy of your credit report or general identified above inquiries (see above for contact information).

***Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.*** As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit

reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) *send a letter to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338).* Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

***Fair Credit Reporting Act.*** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit.

***Take Advantage of Additional Free Resources on Identity Theft:*** We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some helpful tips on how to protect your information. Additional information is available at https://www.consumer.ftc.gov/topics/privacy-identity-online-security. For more information, please visit IdentityTheft.gov or call 1-877-ID-THEFT (877-438-4338). A copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf

**Illinois residents** you have the right to request a security freeze on your credit report (see above for instructions on how to request this). **Maryland residents** may wish to review the information the Attorney General, who can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, or call 1-888-743-0023, or visiting www.oag.state.md.us. **Massachusetts residents**: State law advises you that you have the right to obtain a police report. You also will not be charged for seeking a security freeze, as described above in this document. **New Hampshire residents** have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above. **Rhode Island residents** have the right to obtain a police report (if one was filed. Alternatively, you can file a police report). Further, you can obtain information from the Rhode Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, or call them at (401) 274-4400, or visit their website at www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services.