

**NORTH MIDDLESEX
SAVINGS BANK**

Banking at its personal best.
March 2, 2009

Attorney General Martha Coakley
Office of the Attorney General
One Ashburton Place
Boston, MA 02108

Dear Attorney General Coakley:

Pursuant to M.G.L. c. 93H, we are writing to notify you of a series of breach of security involving approximately 2,500 Massachusetts residents.

North Middlesex Savings Bank was notified by Visa Risk Manager via a VISA Cams alert that debit cards issued by North Middlesex Savings Bank have been impacted by the following network intrusions:

January 20, 2009; Brick and Mortar- Processor; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number

January 22, 2009; Brick and Mortar- Merchant POS system; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number

January 22, 2009; Brick and Mortar processor; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number; some encrypted pins

January 23, 2009; Brick and Mortar processor; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number; some encrypted pins

January 26, 2009; Brick and Mortar- Merchant POS system; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number

February 2, 2009; Brick and Mortar processor; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number; some encrypted pins

February 4, 2009; Brick and Mortar processor; Track 1 & 2 Data; Name; Expiration Date; CVV; Account Number; some encrypted pins

February 12, 2009; Acquirer processor; Expiration Date; Account Number

February 20, 2009; Brick and Mortar- Merchant POS system; Expiration Date; Account Number

February 23 2009; Brick and Mortar- Merchant POS system; Expiration Date; Account Number

The following information represents the number of Massachusetts residents that were impacted by each of these notifications.

January 20, 2009; 8 debit cards; 7 cards were active

January 22, 2009; 16 debit cards; 1 card was active

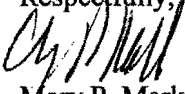
January 22, 2009; 66 debits cards; 8 cards were active

January 23, 2009; 1 debit card; 1 card was active
January 26, 2009; 1 debit card; 1 card was active
February 2, 2009; 2,504 debit cards; 2,100 cards were active
February 4, 2009; 5 debit cards; 5 cards were active
February 12, 2009; 1,421 debit cards; 400 cards were active
February 20, 2009; 1 debit card; 0 cards were active
February 23, 2009; 1 debit card; 0 cards were active

Upon notification from Visa regarding the breaches; North Middlesex Savings Banks reviews the information that was breached and makes a determination whether or not to reissue the debit cards. In all of the above cases active cards were closed and new debit cards were issued by the Bank. A copy of the standard letter that we sent to the cardholder is enclosed with this notification. North Middlesex Savings Bank is revising its standard letter to the required information.

Should you require any additional information please feel free to contact me at (978) 772-8502 ext. 1115.

Respectfully,



Mary P. Markham
SVP

C: Daniel Crane
Undersecretary of Consumer Affairs and Business Regulation
10 Park Plaza Ste 5170
Boston, MA 02116

**NORTH MIDDLESEX
SAVINGS BANK**

Banking at its personal best.

February 3, 2009

Customer
1 Main Street
Anytown, MA 01450

Re: Important Security Notice Regarding Your Visa Check Card Ending With...

Dear Customer:

Visa Investigations/Incident Management has notified us of a situation involving compromised/at risk account numbers. The data indicates that customer data may have been exposed on transactions conducted from May 14, 2008 to November 13, 2008.

Your North Middlesex Savings Bank Visa Check Card number was on the list provided to us. To protect your account from possible fraud, the daily limit on your Visa Check Card will be temporarily reduced to \$250.00 effective Tuesday, February 3, 2009. In addition, North Middlesex Savings Bank has ordered a new Visa Check Card with a different card number and pin for you. Your new card will have the daily limit of \$750.00.

You should receive your new card within ten business days. Your new pin number will follow 1 – 2 business days later. We apologize for any inconvenience this may cause you.

Your old card will be cancelled on February 19, 2009.

If you have automatic charges on your card such as newspaper subscriptions, health club membership, or Internet service provider, please remember to contact the billing department of each vendor and give them your new card number and expiration date.

North Middlesex Savings Bank has reviewed the activity on your account and noticed no unusual activity. However, I strongly recommend that you monitor your accounts for any unusual activity.

If you have any questions or do not receive your new North Middlesex Savings Bank Visa Check Card by February 17, 2009 please contact or visit one of our branches for assistance.

Thank you for banking with North Middlesex Savings Bank.

Respectfully yours,



Mary P. Markham
Senior Vice President

Member FDIC

Member DIF

Devens • Groton • Littleton • AYER, MASSACHUSETTS • Lunenburg • Pepperell • Shirley
nmsb.com

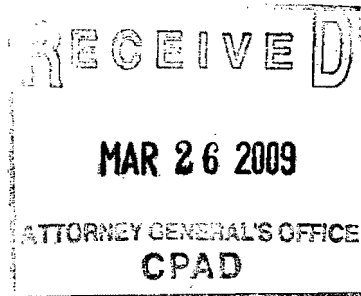
7 Main Street, • P.O. Box 469 • Ayer, MA 01432 • Tel: 978-772-3306 • Fax: 978-772-9131

**NORTH MIDDLESEX
SAVINGS BANK**

Banking at its personal best.

March 25, 2009

Shannon Choy-Seymour
The Commonwealth of Massachusetts
Office of the Attorney General
1 Ashburton Place
Boston, MA 02108



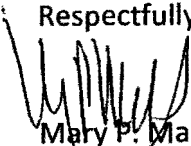
Dear Ms. Choy-Seymour:

I received your letter dated March 5, 2009. Please accept my apologies for not responding sooner.

I have enclosed a copy of North Middlesex Savings Bank's revised letter that contains the required information.

Should you have any questions please feel free to contact me at (978) 772-8502 ext. 1115.

Respectfully yours,


Mary P. Markham
SVP

**NORTH MIDDLESEX
SAVINGS BANK**

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IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

February 3, 2009

Customer
1 Main Street
Anytown, MA 01450

Re: Visa Check Card Ending With...

Dear Customer:

I am writing to explain a recent security incident that Visa Investigations/Incident Management has notified the bank of breach of security at a brick and mortar processor that may involve your personal information. The data indicates that customer data may have been exposed on transactions conducted from May 14, 2008 to November 13, 2008. We have reason to believe that **your debit card number, name and expiration date** may have been involved in the incident. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

- The daily limit on your Visa Check Card will be reduced to \$250.00 effective Tuesday, February 3, 2009.
- North Middlesex Savings Bank has ordered a new Visa Check Card with a different card number and pin for you. Your new card will have the daily limit of \$750.00. You should receive your new card within ten business days. Your new pin number will follow 1 – 2 business days later. We apologize for any inconvenience this may cause you.
- Your old card will be cancelled on February 19, 2009.
- If you have automatic charges on your card such as newspaper subscriptions, health club membership, or Internet service provider, please remember to contact the billing department of each vendor and give them your new card number and expiration date.

Here are the actions we recommend you take to protect yourself, and what we will do to assist you:

- You should be mindful for the next 12 to 24 months in reviewing your account statements and notify us of any suspicious activity.
- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may

- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You should review your credit report and may obtain your report by contacting any of the credit reporting agencies listed below. You may also receive a free annual credit report at www.annualcreditreport.com. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

- 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 identify theft to the Federal Trade Commission.

We will continue to monitor the effects of the brick and mortar processor and want to ensure that you are aware of the resources available to you.

If you have any questions or do not receive your new North Middlesex Savings Bank Visa Check Card by February 17, 2009 please contact us at (978) 772-3306 or visit one of our branches for assistance.

Sincerely,

Mary P Markham
SVP

Member FDIC

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