



March 11, 2009

Commonwealth of Massachusetts  
Office of Atty. General Martha Coakley  
One Exchange Place  
Worcester, MA 01608

Dear Atty. Coakley:

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

This incident was at a U.S. based e-commerce merchant's web server. Transactions happened between January 1, 2007 through December 6, 2008. The information involved was cardholder names, cardholder addresses, account numbers, expiration dates, and CVC2 data. We were informed of the breach by Fiserv EFT.

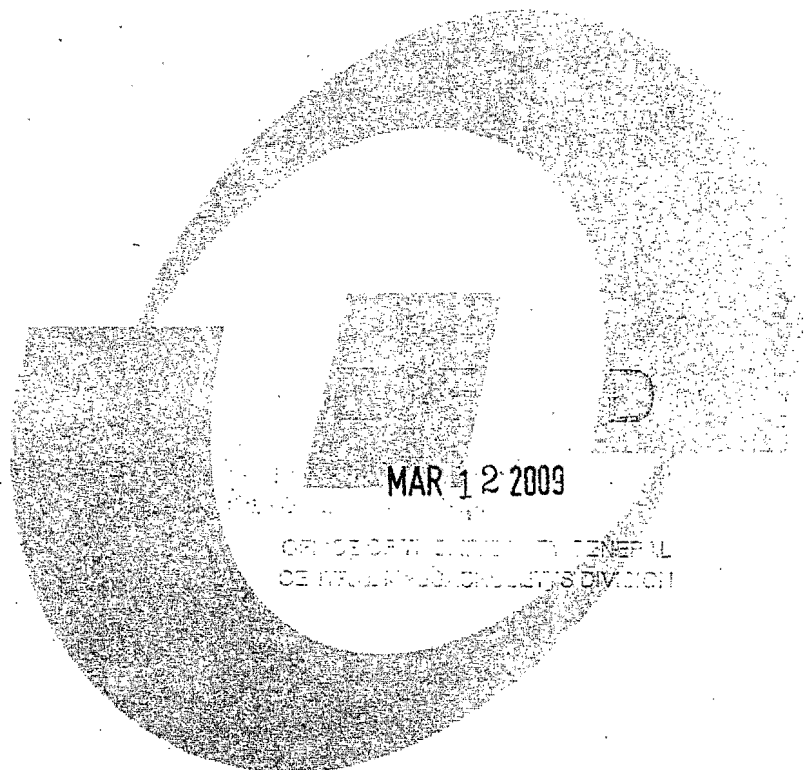
We have informed our customers of this breach and that we are carefully monitoring their accounts. We have also issued new cards and pins. Once the cards are activated we will be closing the compromised cards.

The Office of Consumer Affairs and Business Regulations has also been notified. If you have any further questions please do not hesitate to contact me at 508-765-7366.

Sincerely,

Robin Iannucci  
AVP Deposit Services /BSA Officer

enclosure







270 Main St. P. O. Box 250 Southbridge, MA 01550

Special Notice

March 11, 2009

RE: Your Debit card ending in XXXX

Name  
Address  
Address

Dear VALUED CUSTOMER:

We have been notified by MasterCard International of a possible security breach at a U.S. based e-commerce merchant's web server, transactions that may have compromised some of Savers Bank's debit card numbers. We have not had any evidence of fraudulent activity, however, for your account protection, we are reissuing all affected cards.

- You will be receiving a **new debit card ordered on XXXXXXXXXXXX**. The pin number will be arriving separately.
- Your old card will be deactivated in 15 days and should be destroyed. Should you want to close this card immediately, please contact our ATM Department at 1-508-765-7360 or the Hot Card Service Center at 1-800-554-8969.
- **You will need to ACTIVATE the new card by calling the toll free number that appears on the label attached to your new card. Once you receive your pin you will need to take a balance inquiry at a secure ATM terminal.**
- Please be aware that any automated payments or recurring transactions, which use the old CARD number, will need to be changed.
- In order to view your Bonus Check Card Rewards, you must register your new card. We will transfer your existing points, once the compromised card is closed.
- We encourage you to sign up for **Online Banking**, a free service to you, where you can view your accounts online, with many helpful features; get more information online at [www.saversbank.com](http://www.saversbank.com) by clicking on "Online Banking" under quick links on the left side of your screen.
- As always and especially now, you should monitor your account by promptly reviewing your monthly statement, or through use of our online banking services. Report any unauthorized activity immediately. In the unlikely event fraud was to occur we have included information on how to protect yourself.
- Should you have any questions or concerns you can contact your local Savers Bank branch office or please contact us toll free at 1-800-649-3036.

We apologize for any inconvenience this may cause you.

Your privacy and confidential banking information are a priority for us at Savers Bank, and we thank you for your continued business.

Sincerely,

Savers Bank  
ATM Department

## IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

### Here are the actions we recommend you take to protect yourself:

1. You should be mindful for the next 12 to 24 months in reviewing your account statements and notify us of any suspicious activity.
2. 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](http://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](http://www.experian.com)

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

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

3. 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](http://www.ftc.gov), or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to obtain additional information. We also encourage you to report suspected identity theft to the Federal Trade Commission.

### FOR MASSACHUSETTS RESIDENTS ONLY

4. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze may be requested by sending a request by certified mail, overnight mail or regular stamped mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent credit request or application you make regarding new loans.

5. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security number and date of birth;
2. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
3. Proof of current address, such as a current utility bill or telephone bill;
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning the identity theft;
6. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only).

The credit reporting agencies have 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 5 business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze. A consumer reporting agency may charge a reasonable fee, not to exceed \$5, to a consumer who elects to freeze, lift or remove a freeze from a consumer report, except that a consumer reporting agency may not charge a fee to a victim of identity theft or his or her spouse, provided that the victim has submitted a valid police report relating to the identity theft to the consumer reporting agency.

6. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to file a police report. You have a right to obtain a copy of any police report you file.

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