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Mobile: 917.414.8991

September 12, 2023

VIA ONLINE SUBMISSION

Attorney General Aaron Frey
Office of Attorney General
Consumer Protection Division
Security Breach Notification
111 Sewall Street, 6th Floor
Augusta, ME 04330

Re: Notice of Data Security Incident

Dear Attorney General Tong:

Constangy, Brooks, Smith & Prophete, LLP ("Constangy") represents Savers Bank in connection with a recent data security incident described in greater detail below.

Nature of the Security Incident

On July 18, 2023, Savers Bank learned that one of its third-party vendors had been impacted in the MOVEit data security incident. This incident was limited to the third-party vendor's systems and no Savers Bank networks or systems were affected. Savers Bank reviewed the potentially impacted files that were in possession of the third-party vendor, and confirmed that information for certain customers may have been impacted. Savers Bank arranged for notification letters to be sent as soon as possible thereafter.

The potentially impacted information of Maine residents may have included name, zip code and loan account number(s). Importantly, no "personal information" for Savers Bank customers was impacted in the incident. Further, Savers Bank has no evidence of any misuse of its customers' information

Number of Maine Residents Involved

On August 31, 2023, Savers Bank notified eighteen (18) Maine residents of this incident via U.S. First-Class Mail. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

Steps Taken to Address the Incident

Savers Bank is notifying customers about the incident and providing steps they can take to protect their information.

Contact Information

Savers Bank remains dedicated to protecting the personal information in its control. If you have any questions or need additional information, please do not hesitate to contact me by phone at 917.414.8991 or by email at mefaplomatidis@constangy.com, or David Rice at 718.614.2656 or drice@constangy.com.

Sincerely,

Maria Efaplomatidis
Partner, Constangy Cyber Team

Encl.: Sample Consumer Notification Letter

Savers Bank

Return to IDX:
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

August 31, 2023

RE: Notice of Data Security Incident
<<Account Number Text>>

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

We are contacting you because we have learned of a data security incident that affected one of our third-party vendors that is used as part of our bank operation routines. At Savers Bank, we take the privacy and security of personal information in our possession very seriously, which is why we are sending this letter to provide you with details of what happened, the measures we have taken in response, and to provide you with details on proactive steps you may consider in helping to protect your information.

What Happened? On July 18, 2023, Savers Bank learned that the third-party vendor experienced a data security incident involving certain files within its system. This incident was solely limited to the third-party vendor's systems. Savers Bank did not experience a cybersecurity incident, and no Savers Bank networks or systems were affected or compromised.

What Information Was Involved? The security incident contained information including your <<Body Text>> None of your other information was impacted in the incident, such as Social Security number, bank account PIN, or security codes.

What We Are Doing. At this time, we have no evidence to suggest that the affected information was targeted or misused in any way. Indeed, we believe the risk of harm is extremely low, as we have protocols in place with added layers of verification for any bank transactions attempting to be made.

Although this incident occurred outside our network, Savers Bank wants our customers to know that we are here to support them. Out of an abundance of caution, we are notifying you so you can act along with our efforts to minimize any potential harm.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. <<Variable Text 3>>

Please be assured that we take the protection of personal information very seriously and are taking steps to prevent a similar occurrence. Please feel free to contact us with questions by emailing us at response@saversbank.com.

Sincerely,

April E. Sterndale

April E. Sterndale
VP, Compliance, CRA & Information Security Officer
Savers Bank

Steps You Can Take to HELP Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com/, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax
P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: 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 one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at http://www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze 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 obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order 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.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General
Bureau of Internet and Technology Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
http://www.riag.ri.gov
1-401-274-4400

Washington D.C. Attorney General
441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/pdf/pdf-0096-fair-credit-reporting-act.pdf.