



September 23, 2010

Attorney's General Office
33 Capitol Street
Concord, NH 03301

To Whom It May Concern:

Pursuant to Section 359-C:20 of the Notice of Security Breach requirement, we are writing to notify you of a breach of security/and unauthorized access involving a New Hampshire resident.

Monadnock Community Bank has been notified by one of its customers of six unauthorized transactions on its MasterMoney debit card from a travel company (Sharaf Travel, LLC) in Dubai, United Arab Emirates. The six transactions total \$3,895.67. An attempt to return these transactions as unauthorized was denied since the unauthorized user and merchant were both registered with MasterCard's Secure Code Program. If the unauthorized user was able to register with MasterCard's Secure Code Program, they must have had the name, address, zip code, debit card number and CVN number from the back of the debit card since this information is needed for registration.

It is not known how this information became available to the unauthorized user but the suspicion is that the information was hacked from a merchant. As of this date, this is the only card holder with Monadnock Community Bank affected by these transactions.

Although the customer initially notified Monadnock Community Bank of the transactions, a letter has been sent to the customer of additional precautions that can be taken (including contacting the three major credit reporting agencies to request a free copy of their credit report and signing up for our identity theft program). The Bank has hot-carded the affected debit card used by the unauthorized user and issued a replacement card.

If you have any questions or need further information, please contact me at (603) 924-9654.

Sincerely,

A handwritten signature in blue ink that reads "Donald R. Blanchette".

Donald R. Blanchette
Sr. Vice President

September 23, 2010

, NH 034

Re: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear:

I am writing to explain a recent security incident concerning unauthorized transactions (from Sharaf Travel, LLC) on your checking account . via the use of your debit card and may involve use of your personal information. We have reason to believe that your name, address, zip code, debit card number and CVN code (3 digit code from the back of you debit card) may have been involved in these incidents. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

We have placed a “hot-card” status on your existing debit card number (XXXX XXXX XXXX) affected by these transactions and issued you a replacement card.

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

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. 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

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, or www.consumer.gov/idtheft to obtain additional information. We also

encourage you to report suspected identify theft to the Federal Trade Commission. **We offer an identity Theft program for an annual fee \$10. It is free if you open a REWARD Checking account.**

We will continue to monitor the effects of this incident and want to ensure that you are aware of the resources available to you. Please do not hesitate to call us at 924-9654 so that we may continue to assist you.

Sincerely,

Donald R. Blanchette
Sr. Vice President