



November 9, 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 New Hampshire residents.

Monadnock Community Bank has been notified by its card processor that a third party payment service provider's network has had a data breach of customer information from the Track I and Track II data located from the magnetic stripe on the debit cards. The information that may be breached includes the customer's debit card number, expiration date, CVC code and PIN offset. The affected breach involves 13 debit cards.

Attempts have been made to contact customers via phone and by regular mail. A copy of the letter sent to the customers is included with mailing. We are hot carding those cards reported and issuing replacement cards. As of this date, no reported fraudulent transactions have been processed on the affected accounts.

If you have any questions, feel free to contact me.

Sincerely,

Donald R. Blanchette
Sr. Vice President

enc.



November 9, 2010

Peterborough, NH 03458

Re: **IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

Dear :

I am writing to explain a recent security incident concerning a possible breach of data by a third party payment service provider that may involve your personal information. The name of the affected payment service provider was not included in the notification. We have reason to believe that your 16 digit debit card number, expiration date and CVC2 data may have been involved in the incident. There were no other details provided. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

We have made attempts to contact you to alert you to the fact that we wish to place a hot card status on your existing debit card number XXXX XXXX XXXX 1234 and issue you a replacement card.

Here are the 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. **As a REWARD Checking account customer you are automatically enrolled in our ID Theft 911 program. If you have knowledge that your identity may have been compromised, please contact the Identity Theft 911 Resolution Center at 1-877-432-7463.**

We will continue to monitor the effects of the compromise card breach and want to ensure that you are aware of the resources available to you. Please do not hesitate to call us at (603) 924-9654 so that we may continue to assist you.

Sincerely,

Donald R. Blanchette
Sr. Vice President