



September 11, 2017

Information Concerning the Equifax Data Breach:

Equifax, one of the nation's largest credit reporting agencies, issued a statement on September 7, 2017 about a cybersecurity breach that occurred earlier this summer. The incident may impact half of U.S. consumers—Equifax estimates as many as 143 million accounts were compromised.

Heritage Bank & Trust takes great care to ensure the integrity of your information, and this data breach does not involve Heritage Bank. However, we want to ensure that our customers are aware of the event and take appropriate actions that may include:

Sign up for Equifax's credit monitoring service (which is available whether or not your personal information was compromised in this breach) using the link at the end of this email.

1. Be even more vigilant than ever about phishing scams. Know that cybercriminals may have access to your name, social security number, addresses, birth date, driver's license number, and other personal identifying information (PII). Never trust email links, and be cautious about incoming phone calls and other communications.
2. Make sure your personal and company data are protected.
3. Follow ID security best practices to avoid ID theft. A checklist is available at <https://www.usa.gov/identity-theft>:

Information from Equifax:

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers, were accessed.

Equifax discovered the unauthorized access on July 29 of this year and acted immediately to stop the intrusion. The company promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. Equifax also reported the criminal access to law enforcement and continues to work with authorities. While the company's investigation is substantially complete, it remains ongoing and is expected to be completed in the coming weeks.

Equifax has established a dedicated website, www.equifaxsecurity2017.com, to help consumers determine if their information has been potentially impacted and to sign up for credit file monitoring and identity theft protection. The offering, called TrustedID Premier, includes 3-Bureau credit monitoring of Equifax, Experian and TransUnion credit reports; copies of Equifax credit reports; the ability to lock and unlock Equifax credit reports; identity theft insurance; and Internet scanning for Social Security numbers - all complimentary to U.S. consumers for one year. The website also provides additional information on steps consumers can take to protect their personal information.

Equifax recommends that consumers with additional questions visit www.equifaxsecurity2017.com or contact a dedicated call center at 866-447-7559, which the company set up to assist consumers. The call center is open every day (including weekends) from 7:00 a.m. – 1:00 a.m. EST. In addition to the website, Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted. Equifax also is in the process of contacting U.S. state and federal regulators and has sent written notifications to all U.S. state attorneys general, which includes Equifax contact information for regulator inquiries.

Read the full Equifax statement here: <https://investor.equifax.com/news-and-events/news/2017/09-07-2017-213000628>

Visit the Equifax website to determine if your information was compromised: <https://www.equifaxsecurity2017.com/potential-impact/>