

Greetings,

You have likely heard about the recent Equifax data breach, as this unfortunate event affects approximately 44% of Americans. Equifax was compromised and the personal information of approximately 143 million consumers was stolen. The information leaked may include:

- Consumer names
- Social Security numbers
- Birthdates
- Addresses
- Driver's license numbers

This was NOT a compromise of The International Bank of Amherst and no information was taken from our systems. We wanted to share this information about Equifax to ensure you are aware of the issue and take the proper precautions to reduce the chances of fraud and identify theft.

Equifax has set up a special website to provide updated information to consumers:

<https://www.equifaxsecurity2017.com/>

In addition, Equifax is suggesting you take the following steps to protect yourself:

- Check if you are affected and regardless, enroll in the free identify protection offered by Equifax:
 - <https://trustedidpremier.com/eligibility/eligibility.html>
- Monitor you bank account for fraudulent activity
- Obtain and monitor your credit report
- Consider placing a "fraud alert" on your credit report
 - <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- Consider placing a "credit freeze" on your credit report
 - <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

Equifax recommends that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at www.annualcreditreport.com, calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax
PO Box 740241
Atlanta, GA 30374
www.equifax.com
888-766-0008

Experian
PO Box 9554
Allen, TX 75013
www.experian.com
888-397-3742

TransUnion
PO Box 2000
Chester, PA 19016
www.transunion.com
800-680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

State Attorneys General: Information on how to contact your state attorney general may be found at www.naag.org/naag/attorneys-general/whos-my-ag.php.

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. Please also visit the “State Information” tab of this site.

Please contact Equifax for specific questions about the Equifax breach and its effect on your information. Equifax has set up a dedicated call center, which you can contact at 866-447-7559. If you have other questions, please feel free to contact us 715-824-3325.

Thank you,

The International Bank of Amherst