

September 21, 2017



Dear PCB Customer:

Equifax, one of the three national consumer credit reporting agencies, recently announced a major data breach. This breach affects approximately 143 million Americans. This is what we know according to Equifax: the data breach occurred May – July 2017, and the information stolen includes consumers' personally identifiable information, including names, Social Security numbers, dates of birth, addresses and, in some cases, driver's license numbers. Approximately 209,000 credit card numbers and dispute documents with personally identifiable information for approximately 182,000 consumers were also stolen. There is no evidence of unauthorized access to consumers' credit reporting databases.

To be clear, Phelps County Bank was not compromised and your information was not stolen from our bank. However, Phelps County Bank takes the security of our customer information very seriously. We believe it is important to provide you with the information we have about this Equifax breach and give you steps to protect your personally identifiable information. Following this unprecedented breach, we are also asking our customers to be extra vigilant and report any suspicious activity in your PCB accounts by calling **1-800-667-5202** or visiting one of our four branch locations.

Equifax has established a website that informs consumers if they may be affected by the breach, provides additional information on the breach, and offers complimentary identity theft protection and credit file monitoring. This information is available at www.equifaxsecurity2017.com. To protect your identity and personal information, PCB strongly encourages our customers to take the actions noted below:

- Review your account statements to spot any suspicious transactions. You can also monitor your account activity online at any time at www.mypcb.com or on your mobile device with our PCB Mobile app.
- If you spot any suspicious transactions, please contact us immediately at **1-800-667-5202**.
- Consider if you should place an initial fraud alert on your credit report (see <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>).
- Consider if you should freeze your credit file (see <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>).
- Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report or visit www.annualcreditreport.gov.

Experian®
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 2000
Chester, PA 19016
1- 800-680-7289
www.transunion.com

Equifax®
P.O. Box 740241
Atlanta, GA 30374
1-866-349-5191
www.equifax.com

- You should also contact the credit reporting agencies to notify them of any suspected fraud or identity theft.

If you believe you are the victim of identity theft, contact your local law enforcement office and/or your state attorney general. Finally, you may also want to consider reviewing information about recovering from identity theft, which is available from the Federal Trade Commission (FTC) at <https://www.identitytheft.gov/> or by calling 1-877-IDTHEFT (**1-877-438-4338**). The FTC also offers general information to protect your online presence at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>.

Equifax has established a dedicated toll-free number to answer questions about the Equifax data breach and its effect on your personally identifiable information. You may call them at **1-866-447-7559**. Phelps County Bank appreciates your business and the opportunity to serve you. Feel free to contact PCB anytime if you have questions about your accounts at **1-800-667-5202**.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Kent Robinson', with a stylized flourish at the end.

J. Kent Robinson/President