



# FIRST LANDMARK BANK

Recently, Equifax Inc. announced a cybersecurity breach impacting over 143 million U.S. consumers. According to their website, the unauthorized access occurred from mid-May through July 2017. Equifax reported that it has no current evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases. In the information provided below, First Landmark Bank seeks to assist you in determining if your personal data was compromised and provide helpful steps in minimizing the risks of fraud. We recommend that you:

## 1. Check if your data was breached

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To verify if your personal information was compromised in this breach, visit the Equifax website, [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com), and follow the steps outlined there. The site provides additional information on the breach, and offers complimentary identity theft protection and credit file monitoring.

## 2. Explore a credit freeze

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Customers whose data may have been compromised should explore the option of freezing their accounts at all three credit bureaus (**Equifax, Experian and TransUnion**) to restrict access to their credit reports. This typically costs between \$3 and \$10 per bureau to place and remove. If you opt to freeze your accounts, it is very important to retain the bureaus' confirmation and identification codes in a secure place.

If you decide against a freeze, you may want to consider a fraud alert on your credit report at all three bureaus. A fraud alert warns creditors that you may be an identity theft victim.

## 3. Be alert

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You should always **monitor your credit report**. You can access your credit report for free once a year by visiting [www.annualcreditreport.gov](http://www.annualcreditreport.gov). Accounts or activity that you don't recognize could indicate identity theft. Visit <https://identitytheft.gov/> to find out what to do.

You should also **monitor your existing credit card and bank accounts** closely for unrecognized transactions.

At First Landmark Bank, your security is extremely important to us. If you ever believe that you have become a victim of identity theft or fraud, please refer to the ID Theft Resources page on our website, <https://www.firstlandmarkonline.com/id-theft.html>. If the incident places your accounts with First Landmark Bank at risk or compromises your banking security in any way, please contact us immediately.