

Queenstown Bank shares your concern for your personal information due to the Equifax Data Breach.

As your trusted financial institution, we would like to provide the following information to assist you in understanding this matter.

- You may visit Equifax's website www.equifaxsecurity2017.com or call 1-866-447-7559 for information. The call center is available every day (including weekends) from 7:00 a.m. - 1:00 a.m. Eastern Time. The website informs consumers if they may be affected by the breach, provides additional information on the breach and is offering complimentary identity theft protection and credit monitoring for one year.
- Equifax will send direct mail notices to consumers whose credit card numbers (estimated at 209,000 people) or dispute documents (estimated at 182,000 people) with personal identifying information who were impacted.

This link offers recommended courses of action that the Federal Trade Commission (FTC) has provided on the breach: https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do?utm_source=govdelivery.

Queenstown Bank provides the following free, 24/7 services to help monitor your accounts:

- **Online Banking** - Access and manage your accounts from your computer.
- **Mobile Banking (Mobiliti™)** - Our app allows you to access your accounts from your smart phone or tablet.
- **Telephone Banking** - Call **1-888-827-4300** to access your account information.
- **CardValet** - A free app that allows you the ability to actively manage and receive real-time alerts on your Queenstown Bank debit card. You can control when, where and how your debit card is used with CardValet.
- **Fraud Protection** - Queenstown Bank has fraud protection services in place for debit cards. If transactions appear to be out of the ordinary you may be contacted by phone to verify such transactions.

Mobiliti and CardValet are available through the Apple App Store and Google Play App Store.



Protect Yourself:

- Be extra vigilant in monitoring the account activity in all your bank, financial and credit card accounts.
- Change your passwords regularly and never share your username, password, or security questions with anyone.
- Never provide any personal or financial information to unverified sources on the phone or internet.

Consumers can check their credit reports from Equifax, Experian, and TransUnion - for free - by visiting www.annualcreditreport.com or 1-877-322-8228. Consumers are entitled by law to a free credit report from each of the three credit reporting bureaus once a year. Unfamiliar accounts or activity could indicate identity theft.

Experian – www.experian.com or 1-888-397-3742

TransUnion – www.transunion.com or

1-888-909-8872 Equifax – www.equifax.com or

1-800-525-6285

Cybercriminals follow the news and this Equifax data breach is a big story. Criminals often take advantage of breaches and craft sophisticated phishing e-mails encouraging consumers to provide personal information. Please be cautious of emails you may receive regarding this breach. **DO NOT CLICK LINKS EMBEDDED IN UNSOLICITED EMAILS.**