

Dear Valued Member,

By now, you have probably heard that on September 7th, 2017, Equifax announced a cybersecurity incident involving consumer information. As an organization that works closely with Equifax, we quickly reached out to understand the situation and gather information that we are now sharing with you. We want to ensure you have the information you need regarding this incident.

What happened?

On July 29, 2017, Equifax identified a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files. Equifax discovered the unauthorized access and acted immediately to stop the intrusion. They 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. They also reported the criminal access to law enforcement and continue to work with authorities.

What information may be impacted?

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Criminals also accessed 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.

Additional Information:

They have found no evidence of unauthorized activity on Equifax's core consumer or commercial credit reporting databases. In addition, they have found no evidence that this cybersecurity incident impacted Equifax's core consumer or commercial credit reporting databases, including, ACRO, Workforce Solutions, including The Work Number payroll data, NCTUE, IXI and CFN.

Where can I learn more?

Please visit the dedicated website www.equifaxsecurity2017.com:

- To see if you are potentially impacted, you can click on the **Potential Impact** Tab
- To enroll in complimentary identity theft protection and credit file monitoring services and how to find out if your personal information may have been impacted, you can click on the **Enroll** Tab.
- To learn more about the complimentary offering, you can click on **TrustedID Premier** Tab. TrustedID Premier provides you with copies of your Equifax credit report; the ability to lock your Equifax credit report; 3-Bureau credit monitoring of your Equifax, Experian and TransUnion credit reports; Internet scanning for your Social Security number; and identity theft insurance.

To speak to someone directly, Equifax has also established a call center at 866-447-7559, available every day (including weekends) from 7 a.m. – 1 a.m. EST, for individuals to ask questions.

Equifax is conducting a complete review of their security operations to make sure this will never happen again.

Please feel free to contact our office to speak with a Loan Officer or our Branch Operations Manager with any additional questions.

Sincerely,

Heather Jones

Chief Operating Officer

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