

September 26, 2017

Dear Valued Customer:

Recently, Equifax, one of the three national consumer credit reporting agencies, 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, Heritage First Bank was not compromised and your information was not stolen from our bank. However, Heritage First Bank takes the security of our customer information very seriously, and we are providing you with the information we know about this massive breach and the steps you can take to protect your personally identifiable information if you so desire. Following this unprecedented breach, we are also asking our customers to be extra vigilant and report any suspicious activity in your Heritage First Bank accounts to us by calling 706-378-5300, or visiting www.heritagefirstbank.com.

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, Heritage First Bank 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.heritagefirstbank.com.
- If you spot any suspicious transactions, please contact us immediately at 706-378-5300.
- Consider if you should place an initial fraud alert on your credit report (see www.consumer.ftc.gov/articles/0275-place-fraud-alert)
- Consider if you should freeze your credit file (see 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
888-397-3742
www.experian.com

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

Equifax®
P.O. Box 740241
Atlanta, GA 30374
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 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 www.consumer.ftc.gov/topics/privacy-identity-online-security.

Equifax has established a dedicated toll-free number to answer questions you may have about the Equifax data breach and its effect on your personally identifiable information. You may call them at 866-447-7559.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan P. Earnest". The signature is fluid and cursive, with a large initial "R" and "E".

Ryan P. Earnest
President
Heritage First Bank