

You have most likely heard about the recent Equifax breach that is affecting millions of Americans. The latest information states that the Experian credit data base was not breached, but an online App to the credit bureau was vulnerable and the criminals stole data via the App.

The First Bank and Trust Company treats security with high priority. This communication is to help our customers understand what happened at Equifax and guide you to some resources that you can use to protect yourself against identity theft. ***Please keep in mind that no First Bank and Trust Company systems or data were breached in this incident.***

You may want to visit Equifax's website, www.equifaxsecurity2017.com for current information about the Equifax breach. At that site you can learn what happened, find out if your information may have been compromised and enroll in free credit monitoring services offered by Equifax. You have until November 21, 2017 to enroll.

The link below is to the Federal Trade Commission site that explains the breach and the steps a consumer can take. <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>

What else can you do?

1. Regardless of whether you are a potential breach victim, many consumers will be the target of Phishing and other scams. Be careful not to respond to these scams.
2. Remain vigilant about monitoring all of your accounts (bank, credit card, etc.) and consider filing your IRS taxes as early as possible next year before an identity thief submits a fraudulent tax return in your name.
3. If you already have credit monitoring, perhaps through LegalShield, your homeowners insurance, or your credit card companies, you may decide not to take advantage of the free monitoring offered by Equifax. However, if you opt to register with Equifax, they agree to monitor not just their database but also the other two credit bureaus. In addition, they are offering ID Theft monetary reimbursement insurance for a period of time, at no cost to you.
4. As an alternative, you can pull your own credit reports from www.annualcreditreport.com. You are entitled to 1 free credit report annually from each of the three main credit bureaus.
5. To stay safe, it is always wise to change your passwords regularly, use different passwords on each site and never share your username, password or security question answers with anyone.
6. The Bank also encourages you to accept Trusteer Rapport, a free service offered by the Bank, for protecting your Online Banking accounts.

As always, if you see any suspicious activity on your First Bank and Trust Accounts, be sure to immediately contact the Bank.

Thank you.