

You may have seen or read recent news reports about a cyber security incident impacting approximately 143 million consumers at Equifax, one of the largest credit agencies in the U.S. As reported by Equifax, the information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers, credit card numbers for 209,000 individuals and other documents with personal identifying information.

We know that this Equifax breach may be concerning for our customers and especially if it may impact your Brentwood Bank accounts, including debit cards. We are working to fully understand how this incident may impact our customers.

This is not a breach of Brentwood Bank systems, but at Equifax, which provides credit services to many individuals and companies. If you have specific questions about the breach, you should contact Equifax directly.

For now, there are several steps that you can and should take. First and foremost, we encourage you to check to see if you are impacted at <https://equifaxsecurity2017.com>. This is the one and only place you should look to confirm this information. If you are impacted, consider the following:

- Utilize the credit monitoring service, TrustedID, being offered for free for one year by Equifax but please note that a payment may be required if you continue to use that service beyond one year.
- Consider signing up for Lifelock or other similar monitoring services, but know that there is an expense related to doing so.
- You may want to consider a security freeze. There are four consumer credit bureaus, including Equifax, Experian, Innovis and Trans Union. Depending on your state of residence and your circumstances, you may also have to pay a small fee to place a freeze at each bureau.

As always, we strongly recommend that you review your Brentwood Bank account statements and online transaction activity on a regular basis. We are committed to protecting the security of your financial and personal information and urge you to contact us if you detect any fraudulent activity. You won't be held responsible for verified unauthorized charges that are promptly reported to us.

## Q&A

Q: What is this data breach I've been reading about?

A: Equifax, one of the nation's largest credit agencies, recently reported a cyber security incident impacting approximately 143 million consumers. As reported by Equifax, the information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers, credit card numbers for 209,000 individuals and other documents with personal identifying information.

Q: Did this data breach impact Brentwood Bank?

A: This is not a breach of Brentwood Bank systems, but at Equifax, which provides credit services to many individuals and companies. If you have specific questions about the breach, you should contact Equifax directly. We are working to fully understand how this incident may impact our customers.

Q: What should I do?

A: First and foremost, we encourage you to check to see if you are impacted at <https://equifaxsecurity2017.com>. This is the one and only place you should look to confirm this information.

Q: If I am impacted, what should I do?

A: You should consider a number of options, but know that Equifax can give you the best advice given that this breach occurred within their systems. However, you may consider any of the following:

- Utilize the credit monitoring service, TrustedID, being offered for free for one year by Equifax but please note that a payment may be required if you continue to use that service beyond one year.
- Consider signing up for Lifelock or other similar monitoring services, but know that there is an expense related to doing so.
- You may want to consider a security freeze. There are four consumer credit bureaus, including Equifax, Experian, Innovis and Trans Union. Depending on your state of residence and your circumstances, you may also have to pay a small fee to place a freeze at each bureau.

Q: Is there anything I should do about my Brentwood Bank accounts?

A: As always, we strongly recommend that you review your Brentwood Bank account statements and online transaction activity on a regular basis. We are committed to protecting the security of your financial and personal information and urge you to contact us if you detect any fraudulent activity. You won't be held responsible for verified unauthorized charges that are promptly reported to us.