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September 15, 2017

Dear Customer:

Equifax, one of the three national consumer credit reporting agencies, recently announced a major data breach. This breach affects approximately 143 million Americans. This is what we know according to Equifax: the data breach occurred in 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, First American Bank and Trust was not compromised. No information was stolen from our bank. However, First American Bank and Trust takes the security of our customer information very seriously, and we are providing you with the information we have about the Equifax breach and the steps you can take to protect your personally identifiable information. We are also asking our customers to be extra vigilant and report any suspicious activity in your First American Bank and Trust accounts to us by calling 1-800-738-2265 or visiting www.fabt.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 at no charge. This information is available at www.equifaxsecurity2017.com.

To protect your identity and personal information, First American Bank and Trust strongly encourages our customers to take the actions noted below.

- Review your account statements for any suspicious transactions. You can also monitor your account activity online at any time at www.fabt.com.
- If you spot any suspicious transactions, please contact us immediately at 1-800-738-2265.
- Consider if you should place an initial fraud alert on your credit report (see <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>).
- 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

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

Equifax®
P.O. Box 740241
Atlanta, GA 30374
800-349-5191

www.experian.com

www.transunion.com

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 <https://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 <https://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.

On September 14, 2017, the FTC issued a scam warning related to the Equifax data breach, warning of calls consumers may receive by persons claiming to be with Equifax, attempting to verify personal information. Equifax will not call you out of the blue. Callers might try to trick you into giving your personal information. Here are some tips for recognizing and preventing phone scams and imposter scams:

- **Don't give personal information.** Don't provide any personal or financial information unless you've initiated the call and it's to a phone number you know is correct for a company you intended to contact.
- **Don't trust caller ID.** Scammers can spoof their numbers so it looks like they are calling from a particular company, even when they're not.
- **If you get a robocall, hang up.** Don't press 1 to speak to a live operator or any other key to take your number off the list. If you respond by pressing any number, it will probably just lead to more robocalls.

If you've already received a call that you think is fake, report it to the FTC.

If you gave your personal information to an imposter, it's time to change any compromised passwords, account numbers or security questions. And if you're concerned about identity theft, visit [IdentityTheft.gov](https://www.identitytheft.gov/) to learn other ways you can protect yourself.

Sincerely,

First American Bank and Trust