



INFORMATION REGARDING THE EQUIFAX DATA BREACH

Recently, Equifax, one of the three national consumer credit reporting agencies, announced a major data breach. This breach affects approximately 143 million Americans.

To be clear, Cornerstone Bank was not compromised and your information was not stolen from our bank. However, Cornerstone 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.

This is what we currently know according to Equifax:

- the data breach occurred May – July 2017;
- 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.

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 Equifax data breach information is available at www.equifaxsecurity2017.com.

To protect your identity and personal information, Cornerstone 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 deposit account activity by using our online banking service at www.cornerstonebankga.com.
- If you spot any suspicious transactions, please contact us immediately at 404-591-4302.
- Consider if you should place an initial fraud alert on your credit report (see <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>).
- Consider if you should contact the three credit reporting agencies and place a credit freeze on your credit file (see <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>).

- The Consumer Financial Protection Bureau offers 10 tips for consumers affected by the Equifax breach. Review the tips by going to <https://www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/>.
- 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.
 - Equifax
P. O. Box 740241
Atlanta, GA 30374
866-349-5191
www.equifax.com
 - Experian
P. O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com
 - Trans Union
P. O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com
- You should also contact the credit reporting agencies to notify them of any suspected fraud or identity theft.
- You should be skeptical of unsolicited emails or telephone calls offering information or assistance related to the Equifax breach. There are already unscrupulous parties taking advantage of this situation to sell dubious services and spread malware.

If you believe you are the victim of identity theft, contact your local law enforcement office and the Federal Trade Commission (FTC). Finally, you may also want to consider reviewing information about recovering from identity theft, which is available from the 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.

We also ask you to be extra vigilant and report any suspicious activity in your Cornerstone Bank accounts to us by calling 404-591-4302 or visiting www.cornerstonebankga.com