September 2017

Dear 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, Community First Bank was not compromised and your information was not stolen from our bank. However, Community 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 Community First Bank accounts to Community First Bank by calling 814-653-8232, or visiting your nearest Community First Bank branch.

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, Community First Bank strongly encourages our customers to take the actions noted below.

- Review your account statements to spot any suspicious transactions. Internet Banking Customers can also monitor their account activity online at any time at www.cf-bank.com

- If you spot any suspicious transactions, please contact us immediately at 814-653-8232.

- 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 freeze 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.

Experian®	TransUnion®	Equifax®
P.O. Box 9554	P.O. Box 2000	P.O. Box 740241
Allen, TX 75013	Chester, PA 19016	Atlanta, GA 30374
888-397-3742	800-680-7289	866-349-5191
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.

Sincerely,

Community First Bank