



GROVE BANK & TRUST



Dear Valued Client of Grove Bank & Trust:

Recently, Equifax, one of 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 2017 - July 2017, and the information stolen includes consumers' personally identifiable information including: name, social security number, date of birth, address, and in some cases drivers license number. Approximately 209,000 credit card numbers and dispute documents with personally identifiable information for 182,000 consumers were also stolen. There is no evidence of unauthorized access to consumers' credit reporting databases.

To be clear, **Grove Bank & Trust**, was not compromised and your information was not stolen from our bank. However, Grove Bank & Trust 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 clients to be extra vigilant and report any suspicious activity in your Grove Bank & Trust account to us at **305.858.6666**.

Equifax has established a website that informs consumers if they may be affected by the breach, provides additional information regarding 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, Grove Bank & Trust strongly encourages our clients to take the actions noted below.

- Review your account statements to spot any suspicious transactions. You can also monitor your account activity online at <https://www.grovebankandtrust.com>
- If you spot any suspicious transactions, please contact us immediately at 305.858.6666
- 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>).
- 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: www.experian.com
- Transunion: www.transunion.com
- Equifax: 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.consumer.ftc.gov/features/feature-0014-identity-theft> 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 that Equifax data breach and its effect on your personally identifiable information. You may call them at 866.447.7559.

Sincerely,

Frank Iglesias

CBA, CRCM, CFSA, CRMA, AMLP, CAMS
SVP / Chief Compliance & Risk Management Officer



Member FDIC

305.858.6666 | www.grovebankandtrust.com