

To Our Customers,

You have likely heard about the recent Equifax data breach, as this unfortunate event affects approximately 44% of Americans. Equifax was compromised and the personal information of approximately 143 million consumers was stolen. The information leaked may include:

- Consumer names
- Social Security numbers
- Birthdates
- Addresses
- Driver's license numbers

This was NOT a compromise of Port Washington State Bank and no information was taken from our systems. We wanted to share this information about Equifax to ensure you are aware of the issue and take the proper precautions to reduce the chances of fraud and identify theft. Remember to continue to be diligent about monitoring your accounts as your information may be used at a future date.

Be sure to check all of your bank accounts via online services or call us directly for assistance. Checking online helps you identify problems sooner. Monitor and balance your checkbook monthly. Compare your credit card statements with receipts. PWSB offers a special service called Card Valet that monitors your debit card activity-see our website for more information on how to register.

Equifax has set up a special website to provide updated information to consumers:

<https://www.equifaxsecurity2017.com/>

In addition, Equifax is suggesting you take the following steps to protect yourself:

- Check if you are affected and regardless, enroll in the free identify protection offered by Equifax:
 - <https://trustedidpremier.com/eligibility/eligibility.html>
- Monitor your bank account for fraudulent activity
- Obtain and monitor your credit report
- Consider placing a "fraud alert" on your credit report
 - <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- Consider placing a "credit freeze" on your credit report
 - <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

Equifax recommends that you remain vigilant for incidents of fraud by monitoring your credit reports. You may obtain a free copy of your credit report from the site listed below once every 12 months by requesting your report online at www.annualcreditreport.com, calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Make sure you use this site as it is free and there is no expectation to sign up for a continuing service.

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission ("FTC"). You also may contact the FTC to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft

Please contact Equifax for specific questions about the Equifax breach and its effect on your information. Equifax has set up a dedicated call center, which you can contact at 866-447-7559. If you have other questions, please feel free to contact us at 262-284-4416.

Thank you,

Port Washington State Bank