



Equifax, a national credit rating and reporting bureau, recently announced a data security breach of names, Social Security numbers, birthdates, addresses, and in some instances driver's license numbers. In addition, credit card numbers and certain dispute documents were accessed. Information accessed could be used for personal identity theft. Additional important information is available at the Equifax website <https://www.equifaxsecurity2017.com>. Industry data security experts encourage consumers to review the information at the website. Equifax has offered additional identity theft prevention tips and services for the consideration of impacted customers. You may learn of the tips and additional services at the above referenced website. If you receive an email message from Equifax, please consider the email message carefully. The email message could be a "phishing" attempt to gather additional information from you to assist an identity thief. If you receive an unsolicited email message from Equifax, visit the Equifax website or contact Equifax at the phone number on the website to validate the request.

The Equifax data breach was **NOT** a compromise of First Federal Savings Bank systems and no information was taken from our systems. Industry best practices and standards are for lending institutions to report their credit history experience with consumers to the major credit reporting bureaus. The reporting of your credit history assists your potential access to market interest rates and credit by reporting your loan payment history to the credit bureaus. First Federal Savings Bank was not directly involved with the Equifax security breach. The bank does report your credit history to Equifax and the other major credit bureaus.

First Federal Savings will discuss industry best practices and tips for identity theft prevention with our customers. In general, First Federal Savings Bank recommends the following actions and activities to assist you in preventing identify theft for your consideration:

- Protect your online activity and identity
- Monitor all your bank, credit card, and investment account statements and services for unusual transactions or unauthorized activity on a more frequent than monthly, regular, and ongoing basis;
- On annual basis, obtain a free copy of your credit report from <https://www.annualcreditreport.com>, calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at <https://www.annualcreditreport.com/manualRequestForm.action>). It is an industry data security best practice to order a different bureau credit report every 120 days from the separate credit bureaus. You may purchase a copy of your credit report by contacting any of the credit bureaus below.

Equifax
PO Box 740241
Atlanta, GA 30374
www.equifax.com
888-766-0008

Experian
PO Box 9554
Allen, TX 75013
www.experian.com
888-397-3742

Transunion
PO Box 2000
Chester, PA
www.transunion.com
800-680-7289

- Consider contacting each Credit Bureau to place a credit or security "Freeze" (<https://consumer.ftc.gov/articles/0497-credit-freeze-faqs> - The "Freeze" lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name).
- If you believe you are a victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, the Federal Trade Commission, and the Indiana Attorney General

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

Indiana Attorney General
Identity Theft Unit
302 W. Washington St. 5th Floor
Indianapolis, IN 46204
1-800-382-5516
<http://www.in.gov/attorneygeneral/2413.htm>
Email: IDThefet@atg.in.gov