

123 North Jefferson  
Converse, IN 46919  
1-800-371-3316



August 15, 2023

[Name]  
[Address]  
[Address]

RE: Notice of Data Incident

Dear [Name]:

We are contacting you by mail to share information regarding a recent incident that may affect your personal or business data. This incident did not involve or affect the bank's network or IT systems; however, we felt it necessary to inform you about this incident and the resources available to you to help protect your information, should you determine it appropriate.

**What Happened?** Like most institutions of our size and scope, the bank uses vendors to manage technology and your banking experience. One vendor that provides services to many financial institutions uses a third-party service, MOVEit Transfer ("MOVEit"), which has recently reported a security vulnerability that has impacted a significant number of companies globally across various industries, including government agencies, healthcare, and financial services. On Wednesday, July 12, 2023, a vendor shared with First Farmers that certain pieces of First Farmers data may have been copied without authorization from their MOVEit system. An unauthorized entity downloaded these files on May 30, 2023. First Farmers promptly conducted a detailed review of the data involved to determine the types of information present and to whom it related. This process to review the data and determine whose information may have been affected has been ongoing.

**What Information Was Involved?** The personal or business information potentially affected varies by individual or business, but may include name, date of birth, account number, Employer Identification Number, address, gender, email address, phone number, zip code, loan number. Online and mobile banking passwords were NOT captured/compromised and remain unaffected by this incident. No Social Security numbers were discovered during multiple reviews.

**What Are We Doing?** We take the confidentiality, privacy, and security of information very seriously. Therefore, we are reviewing existing policies and procedures regarding vendor services.

**What You Can Do:** As always, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, updating your mobile/online banking information, and monitoring your free credit reports for suspicious activity.

**For More Information.** For more information about this incident, please contact First Farmers Bank & Trust.

**Monitor Your Accounts.** Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus - Equifax, Experian, and TransUnion. To order a free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report:

Equifax  
P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed above.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security number; (3) date of birth; (4) addresses for the prior two to five years; (5) proof of current address, such as a current utility or telephone bill; (6) a legible photocopy of a government-issued identification card (or state driver's license or ID card, etc.); and (7) a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

**Additional Information.** Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to help protect personal information by contacting the consumer reporting bureaus, the Federal Trade Commission (FTC), or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); and TTY 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above.

Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported promptly to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

*For District of Columbia residents:* The District of Columbia Attorney General may be contacted at: 400 6th Street NW, Washington, D.C. 20001, 1-202-727-3400, and [oag.dc.gov](http://oag.dc.gov).

*For Maryland residents:* The Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-576-6300 or 1-888-743-0023, and [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov).

*For New York residents:* The New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, or <https://ag.ny.gov>.

*For North Carolina residents:* The North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents:* The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903, [www.riag.ri.gov](http://www.riag.ri.gov), and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event.

You also have certain rights under the Fair Credit Reporting Act (FCRA). These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles>.

We take the privacy and security of all information within our possession very seriously. Please accept our sincere apologies and know that First Farmers Bank & Trust deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

/s/ Mark Holt  
Mark "Doc" Holt  
President  
First Farmers Bank & Trust