



Dear Valued Customer,

You may have heard about the recent data breach at Equifax, which is one of the three national consumer credit reporting agencies. This data breach occurred between May and July 2017 and may have impacted up to 143 million Americans. The scope and magnitude of this data breach is unprecedented and reminds us all that identity theft is an active risk that requires monitoring and action on our part to prevent.

YOUR ACCOUNT INFORMATION AT THE BANK OF CLOVIS WAS NOT COMPROMISED AND YOUR INFORMATION WAS NOT STOLEN FROM THE BANK OF CLOVIS.

Equifax has established a website (<https://www.equifaxsecurity2017.com/>) that informs consumers if they may be affected by the breach and provides additional details about the breach.

The Bank recommends taking the following steps. Additionally, given the nature of this particular data breach, please notify The Bank of Clovis at (575) 769-9000 or through our secure messaging system through Online Banking at www.bankofclovis.com, if you find any suspicious activity on your accounts. We are here to help you.

- Monitor your bank accounts for unusual activity. You can also monitor account activity on an ongoing basis through the Bank of Clovis Online Banking and Mobile App.
- Review your credit reports for accuracy. Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order, visit www.annualcreditreport.com, call (877) 322-8228, or complete the Annual Credit Report Request Form (available at the Federal Trade Commission website, or annualcreditreport.com) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. (<https://www.consumer.ftc.gov/articles/0155-free-credit-reports>)
- If you find any suspicious accounts or fraudulent activity on your credit report, you should contact the credit reporting agency immediately and notify them of any suspected fraud or identity theft.
- Consider whether you should place an initial fraud alert on your credit report. (<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>)
- Consider whether you should freeze your credit file. (<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>)

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>.

Please contact us for further assistance. Thank you for being a valued customer.

Sincerely,

Randy Harris
President, The Bank of Clovis