



# F&M Bank

Greetings,

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 F&M 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.

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 and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax  
PO Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
888-766-0008

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742



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TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
800-680-7289

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](http://www.ftc.gov/idtheft)

**State Attorneys General:** Information on how to contact your state attorney general may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report. Please also visit the “State Information” tab of this site.

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 one of the following locations.

Rose Creek/Edmond	405.715.1100
Surrey Hills	405.373.1900
Waterloo	405.348.1500
East Guthrie	405.260.8800
West Guthrie	405.260.1500
Kingfisher	405.375.3300
Piedmont	405.373.1600
Crescent	405.969.2814

Thank you,  
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