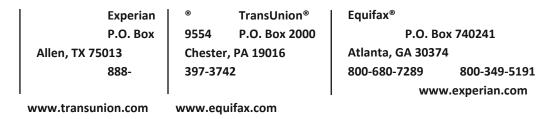
In an effort to educate our customers on the Equifax Breach we wanted to share with you some information on what steps you can take to protect yourself.

- Review your account statements to spot any suspicious transactions. You can also monitor your account activity online at any time at www.csbbankonline.com.
- If you spot any suspicious transactions, please contact us immediately at 1-800-488-3958.
- Consider if you should place an initial fraud alert on your credit report (see https://www.consumer.ftc.gov/articles/0275-place-fraud-alert).
- Consider if you should freeze your credit file (see https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs).
- Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report or visit www.annualcreditreport.gov.



 You should also contact the credit reporting agencies to notify them of any suspected fraud or identity theft.

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.

Equifax has established a dedicated toll-free number to answer questions you may have about the Equifax data breach and its effect on your personally identifiable information. You may call them at 866-447-7559.

Sincerely,

Community State Bank