

## About the Heartland data compromise.

### *What happened?*

Heartland Payment Systems is the sixth largest payment processing system in the country. When you use your credit or debit card, payment processors like Heartland handle the data swap and make sure that your account is debited and the merchant gets paid. Unfortunately, someone hacked into Heartland's data systems, and gained access to some account information.

### *What is Countybank doing?*

While we have no evidence that any fraudulent activity has actually occurred on any affected accounts, we are notifying affected customers and encouraging them to do three things:

1. Request a new debit card, and deactivate the old card once they receive their new card.
2. Monitor their account activity through careful review of their monthly statements, or monitoring their account activity regularly through online banking to detect any unusual activity. If you have not signed up for online banking, now is the time to sign up for this free, secure, and easy-to-use service that allows you real-time 24/7 access to your account information. Should you find unauthorized activity on your account, please notify us immediately.
3. While no personally identifiable information was stolen, and fraud is extremely rare in such cases, it is a good idea as a matter of course to regularly check your credit report for any incorrect information. You are entitled to a free copy of your credit report every year through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. This web site is a collaboration of the three major credit report agencies. We only recommend this service and not other sites advertising "free" credit report information as those sites are usually trying to sell credit monitoring services for a fee.

One final note, please remember that our VISA debit cards are covered by VISA's Zero Liability policy. In the rare event that fraudulent activity does occur on your account through your VISA debit card, you pay nothing for fraudulent activity on your account.

### *More questions?*

Feel free to call Customer Service at (864) 942-1524 or (800) 726-8689.