



PO Box 173071  
Milwaukee, WI 53217

[REDACTED]  
[REDACTED]  
[REDACTED]

March 17, 2025

[REDACTED]

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to Farmers Bank & Trust. We are writing with important information regarding a data security incident that may have impacted some of your information. As such, we want to provide you with information about the incident, tell you about the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

### **What Happened?**

Farmers Bank & Trust learned that an unauthorized individual obtained access to an employee email account.

### **What Farmers Bank & Trust Is Doing?**

Upon learning of this issue, we immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of situations to analyze the extent of any compromise of the email accounts and the security of the emails and attachments contained within it. After an extensive forensic investigation and manual review, on February 17, 2025, we discovered that, on October 25, 2024, certain impacted files containing personal information may have been subject to unauthorized access or acquisition.

### **What Information Was Involved?**

The impacted email account contained some of your personal information, specifically your [REDACTED]  
[REDACTED]

### **What You Can Do?**

**To date, Farmers Bank & Trust has no knowledge that your information has been or will be misused as a direct result of this incident.** However, out of an abundance of caution, and to protect you from potential misuse of your information, we are offering a complimentary [REDACTED]-month membership for Identity Defense. For more information on identity theft prevention and credit monitoring, including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report.

Additionally, you should always remain vigilant in reviewing your financial account statements, explanation of benefits statements, and credit reports for fraudulent or irregular activity on a regular basis.

**For More Information**

Please accept our apologies that this incident occurred. Farmers Bank & Trust is committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. Farmers Bank & Trust continually evaluates and modifies its practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call the dedicated, confidential toll-free response line we have set up to respond to questions at [REDACTED]. The response line is staffed with professionals familiar with this incident and knowledgeable about what you can do to protect against misuse of your information. The response line is available between the hours of 8:00 am to 5:00 pm central time, Eastern time, Monday through Friday, excluding holidays.

Sincerely,

**Farmers Bank & Trust**  
101 S. Fourth Street  
Atwood, Kansas 67730

**– OTHER IMPORTANT INFORMATION –**

**1. Enrolling in Complimentary [REDACTED]-Month Credit Monitoring.**

Please visit [REDACTED] and follow the instructions to enroll in the complimentary Identity Defense services. When prompted please provide the following unique Activation Code to receive services [REDACTED]. You will then need to create your account by entering your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'. Click 'Continue to Dashboard' to finish enrollment. The deadline to enroll is May 22, 2025. These services include Credit Monitoring, monthly credit score and tracker (VantageScore 3.0), real-time authentication alerts, high-risk transaction monitoring, address change monitoring, dark web monitoring, wallet protection, security freeze assistance, and identity theft insurance should the need arise.

**2. Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call anyone (1) of the three (3) major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

<i><b>Equifax</b></i>	<i><b>Experian</b></i>	<i><b>TransUnion</b></i>
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348-5069	Allen, TX 75013	P.O. Box 2000
<a href="https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/">https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/</a>	<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	<a href="https://www.transunion.com/fraud-alerts">https://www.transunion.com/fraud-alerts</a>
(800) 525-6285	(888) 397-3742	(800) 680-7289

**3. Consider Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three (3) nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three (3) credit reporting companies:

<i><b>Equifax Security Freeze</b></i>	<i><b>Experian Security Freeze</b></i>	<i><b>TransUnion Security Freeze</b></i>
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094
<a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<a href="http://experian.com/freeze">http://experian.com/freeze</a>	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>
(888) 298-0045	(888) 397-3742	(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one (1) free credit report every twelve (12) months from each of the above three (3) major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **[www.annualcreditreport.com](http://www.annualcreditreport.com)**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

**5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information

it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes. If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number. If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone: 515-281-5164.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer), Telephone: 888-743-0023.

**New Jersey Residents:** You may obtain information about preventing identity theft from the New State Police: P.O. Box 7068, West Trenton, NJ 08628; <https://nj.gov/njsp/tech/identity.html>; Telephone: 609-882-2000.

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following: (1) The unique personal identification number, password, or similar device provided by the consumer reporting agency; (2) Proper identification to verify your identity; and (3) Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report. A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone. A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act. To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov/](http://www.ncdoj.gov/), Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392