



October 2, 2017

Dear Northumberland National Bank Customer:

Recently, Equifax, one of the three national consumer credit reporting agencies, announced a major data breach. This breach affects approximately 143 million Americans. This is what we know according to Equifax: the data breach occurred May – July 2017, and the information stolen includes consumers' personally identifiable information, including names, Social Security numbers, dates of birth, addresses and, in some cases, driver's license numbers. Approximately 209,000 credit card numbers and dispute documents with personally identifiable information for approximately 182,000 consumers were also stolen. There is no evidence of unauthorized access to consumers' credit reporting databases.

To be clear, The Northumberland National Bank was not compromised and your information was not stolen from our bank. However, The Northumberland National Bank takes the security of our customer information very seriously, and we are providing you with the information we know about this massive breach and the steps you can take to protect your personally identifiable information if you so desire. Following this unprecedented breach, we are also asking our customers to be extra vigilant and report any suspicious activity in their accounts with us by calling 1-888-877-6623 or visit our website at www.norrybank.com and utilize the "contact us" menu. Our website also features an "electronic" version of this letter which will allow "point and click" access to the various website locations mentioned in this letter.

We also want to remind you that the power to protect your Northumberland National Bank debit card is in your hands. Just download SecurLOCK Equip® from your App Store. SecurLOCK Equip® is a mobile app that allows you to control how, when and where your debit card is used. It is a simple and secure way to manage and monitor the payment transaction activity on your debit card. In the event you lose your card, you can turn it off within seconds.

To further protect your identity and personal information, The Northumberland National Bank strongly encourages our customers to take the actions noted below.

- Review your account statements to spot any suspicious transactions. You can also monitor your account activity online at any time at www.norrybank.com provided you are a customer utilizing our on-line banking service.
- If you spot any suspicious transactions, please contact us immediately at 1-888-877-6623.
- 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>).
- The Consumer Financial Protection Bureau offers 10 tips for consumers affected by the Equifax breach. Review the tips by going to <https://www.consumerfinance.gov/about-us/blog/top-10-ways-protect-yourself-wake-equifax-data-breach/>.

- 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.

Experian®

PO Box 9554

Allen TX 75013

888-397-3742

www.experian.com

TransUnion®

PO Box 2000

Chester PA 19016

800-680-7289

www.transunion.com

Equifax®

PO Box 740241

Atlanta GA 30374

866-349-5191

www.equifax.com

- 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.

The Northumberland National Bank does not endorse or guarantee the accuracy of information or services provided by Equifax.

Sincerely,



J. Todd Troxell

Executive Vice President and Chief Operating Officer