



R. SCOTT HEITKAMP
Chairman

TIMOTHY K. ZIMMERMAN
Chairman-Elect

PRESTON L. KENNEDY
Vice Chairman

DEREK B. WILLIAMS
Treasurer

CHRISTOPHER JORDAN
Secretary

REBECA ROMERO RAINEY
Immediate Past Chairman

CAMDEN R. FINE
President and CEO

September 13, 2017

Mr. Richard F. Smith
Chairman and CEO
Equifax
1550 Peachtree Street NE
Atlanta, GA 30309

Dear Mr. Smith:

The Independent Community Bankers of America® (ICBA)¹ is appalled to learn of the massive data breach at Equifax involving 143 million American consumers, many of whom are likely customers of community banks.

As strong stewards of the security of their customers' information, community bankers were deeply concerned to hear about this colossal data breach. Community bank customers have many questions – whether their information was stolen and what they can do to protect their identities. Likewise, community banks are asking whether the credit cards they issued are part of the breach.

On behalf of the nation's community banks and their customers, I strongly urge Equifax to immediately notify each of the 143 million American customers and the issuers of the more than 200,000 credit cards of the extent of this breach. Consumers who have their identities stolen will face years of difficult identity rebuilding and credit repair. These consumers deserve to know if their information has fallen into the wrong hands so they can take appropriate steps to protect their identities and finances from fraud and theft.

The Nation's Voice for Community Banks.®

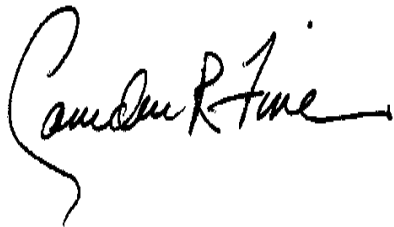
WASHINGTON, DC ■ SAUK CENTRE, MN ■ IRVINE, CA ■ TAMPA, FL ■ MEMPHIS, TN

1615 L Street NW, Suite 900, Washington, DC 20036-5623 | 800-422-8439 | FAX: 202-659-1413 | Email: info@icba.org | Website: www.icba.org

Finally, we invite you and your leadership to provide ICBA initial and ongoing briefings regarding the breach's extent and appropriate remedial actions so that we can facilitate our members responding to customer inquiries and concerns. Please have your staff contact Jeremy Dalpiaz, ICBA's assistant vice president for cyber and data security policy, to arrange these briefings at 202.659.8111.

I am hopeful that you and your leadership will respond to these requests expeditiously. The millions of Americans and thousands of community banks affected by this breach deserve such a response.

Sincerely,

A handwritten signature in black ink, reading "Camden R. Fine". The signature is fluid and cursive, with a large initial "C" and a distinct "R" and "F".

Camden R. Fine
President & CEO

The Nation's Voice for Community Banks.®

WASHINGTON, DC ■ SAUK CENTRE, MN ■ IRVINE, CA ■ TAMPA, FL ■ MEMPHIS, TN

1615 L Street NW, Suite 900, Washington, DC 20036-5623 | 800-422-8439 | FAX: 202-659-1413 | Email: info@icba.org | Website: www.icba.org

The Nation's Voice for Community Banks.®

WASHINGTON, DC ■ SAUK CENTRE, MN ■ IRVINE, CA ■ TAMPA, FL ■ MEMPHIS, TN

1615 L Street NW, Suite 900, Washington, DC 20036-5623 | 800-422-8439 | FAX: 202-659-1413 | Email: info@icba.org | Website: www.icba.org