



CustomerFirst
CONTACT CENTER
Weekdays **203.462.4400**
Touch Tone **203.462.4300**

FREQUENTLY ASKED QUESTIONS ABOUT DATA BREACHES

What is a data breach?

A data breach is an incident in which sensitive, protected or confidential data has intentionally been accessed, viewed, stolen or used by someone who is not authorized to do so. Often, data breaches are committed by criminals trying to steal financial information. However, data breaches can also be unintentional. For example, information may be accidentally exposed or lost due to the negligence of an employee.

Will this affect my account?

First County Bank takes data breaches very seriously. We have sophisticated systems that monitor all customer accounts for fraud and will immediately contact you if we see suspicious activity. You will not be liable for any fraudulent transactions using your account.

What can I do to protect myself?

Protecting your account and your information is a partnership between you and First County Bank. The most important thing you can do is monitor your account closely. View your account online and check your statement regularly. Alert us immediately if you see any suspicious activity on your account. Also, beware of fraudulent emails requesting personal and financial information. We will never request that type of information by email, phone and/or fax.

Are you issuing me a new card?

We have decided not to issue new cards at this point. Our sophisticated systems are monitoring accounts very closely. If there are any unauthorized transactions on your account, you will not be responsible. We may decide to reissue cards in the future.

Will I be responsible for fraud on my account?

You will not have to pay a penny for any unauthorized transactions as a result of this data breach. First County Bank will reimburse you for any fraudulent activity. We encourage you to monitor your account regularly and alert us immediately if you see a fraudulent transaction.

Is it safer to use cash?

Most of the debit and credit card transactions made by U.S. consumers are safe. While you may suffer some inconvenience in the event of a data breach, First



County Bank will cover any fraud that takes place. Carrying large amounts of cash can be unsafe and if the money is stolen, it's gone for good.

What if I used my card at Target from Nov. 27 to Dec. 15?

Target has set up a hotline for customers affected by the breach. Contact them at 1-866-852-8680 to find out if you are a victim. Target says it will also notify via e-mail customers whose personal information was taken, provided it has their e-mail address. However, beware of emails that claim to come from Target that request personal or account information as they could be phishing emails sent from fraudsters taking advantage of this situation.

I've been hearing a lot about EMV and Chip and PIN. If I was using an EMV card at Target, would my data be more secure?

Chip technology does add a layer of protection to credit card transactions but it may not have protected your information in this particular breach. Unencrypted data still can be transmitted during an EMV transaction and used to make purchase online. However, the information traditionally stolen from the mag-stripe cards could not be used to create counterfeit cards.

If you have any questions, please feel free to call us at (203) 462-4400.

