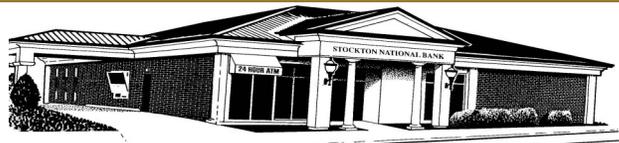


SOLUTIONS NORTH BANK

www.snbks.com

STOCKTON - NORTON - LENORA
HILL CITY - BOGUE - WAKEENEY



FALL 2017
VOLUME VI

EMV CHIP CARDS COMING IN NOVEMBER!



On October 31st, EMV chip cards (as pictured to the left) will be mailed out to replace current SNB debit cards. EMV cards have improved security features that reduce fraudulent transactions. Cardholders should receive the new cards by the middle of November. The EMV chip card will have the same card number and PIN as your current card. You will need to activate your new EMV card as soon as it is received and begin using that card. Your old card will work until you activate the new card; however, please activate your EMV card by December 1st or your card will be closed. If you haven't received your card by the third week in November, contact your branch. Cards that have not been activated or used in the last year will not be reordered. Please contact your branch for any questions regarding the switch to the new EMV cards.

EQUIFAX DATA BREACH INFORMATION FOR LOAN CUSTOMERS

I've been hearing about the Equifax breach in the news. What happened?

Equifax, one of the three major credit bureaus, experienced a massive data breach. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people.

Was my information stolen?

If you have a credit report, there's a good chance it was. Go to a special website set up by Equifax to find out: <https://www.equifaxsecurity2017.com/>. Scroll to the bottom of the page and click on "Potential Impact," enter some personal information and the site will tell you if you've been affected. Be sure you're on a secure network (not public wi-fi) when you submit sensitive data over the internet. How can I protect myself?

Enroll in Equifax's services. Equifax is offering one year of free credit monitoring and other services, whether or not your information was exposed. You can sign up at <https://www.equifaxsecurity2017.com/>.

Monitor your credit reports. In addition, you can order a free copy of your credit report from all three of the credit reporting agencies at annualcreditreport.com. You are entitled to one free report from each of the credit bureaus once per year.

Monitor your bank accounts. We also encourage you to monitor your financial accounts regularly for fraudulent transactions. Use online and mobile banking to keep a close eye on your accounts.

Watch out for scams related to the breach. Do not trust e-mails that appear to come from Equifax regarding the breach. Attackers are likely to take advantage of the situation and craft sophisticated phishing e-mails.

Should I place a credit freeze on my files?

Before deciding to place a credit freeze on your accounts, consider your personal situation. If you might be applying for credit soon or think you might need quick credit in an emergency, it might be better to simply place a fraud alert on your files with the three major credit bureaus. A fraud alert puts a red flag on your credit report which requires businesses to take additional steps, such as contacting you by phone before opening a new account.

How do I contact the three major credit bureaus to place a freeze on my files?

Equifax: Call 800-349-9960 or [visit its website](https://www.equifaxsecurity2017.com/).

Experian: Call 888-397-3742 or [visit its website](https://www.experian.com/).

TransUnion: Call 888-909-8872 or [visit its website](https://www.transunion.com/).

Where can I get more information about the Equifax breach?

You can learn more directly from Equifax at <https://www.equifaxsecurity2017.com/>.

You can also learn more by visiting the Federal Trade Commission's web page on the breach at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>.

To learn more about how to protect yourself after a breach, visit <https://www.identitytheft.gov/Info-Lost-or-Stolen>

HAVE YOU HEARD ABOUT OUR CD SPECIALS? LIMITED TIME ONLY!

CURRENT CD SPECIALS

****13 MONTHS—1.55%****

1.56% Annual Percentage Yield (APY)

&

****25 MONTHS—1.70%****

1.71% Annual Percentage Yield (APY)

\$10,000 MINIMUM REQUIRED.

Penalty will be imposed for an early withdrawal. Offer not available for automatic renewal. APY is a limited-time offer and subject to expire at any time. Rate effective as of 9/11/17.

SNB BUMP CD SPECIAL

****48 MONTHS—1.80%****

1.81% Annual Percentage Yield (APY)

\$10,000 MINIMUM REQUIRED

You will have the option to exchange your interest rate for a new interest rate one time during the term of the CD. The new interest rate will be the interest rate that we are then offering on the 48 month CD. 365 day's interest penalty will be imposed for an early withdrawal. Offer not available for automatic renewal. APY is a limited-time offer and subject to expire at any time.

Rate effective as of 7/3/17.



Stockton employees, Amber Muir, Angie Johnston, & Diane Voss, pictured above at the Stockton Fitness Center Ribbon Cutting held on September 29th, 2017.



Hill City Branch President, Carl Keith, as Woody, Bogue Branch President, Tim Thompson, as Mr. Potato Head, and Vice President, Zach Thompson, as Buzz Lightyear on their 'To Victory and Beyond' Hill City Homecoming float.



WaKeeney employees during the parade at the Trego County State Fair.



SNB Banking

**Download our mobile app!*

Search for **Solutions North Bank** in the App Store!

And don't forget to follow us on **Facebook & Twitter** for updates and announcements.

