

### **Hy-Vee database breach**

We recently learned of a data breach of Hy-Vee's merchant systems. You can learn more about this data breach by going here: <https://www.hy-vee.com/corporate/news-events/announcements/notice-of-payment-card-data-incident/>. If you recently received a letter or phone call from us, this means that your debit card number is compromised.

Please read on to learn more about data compromises and what Prairie State Bank & Trust is doing to keep your data safe.

### **What is a merchant database breach or a data compromise?**

A merchant database breach means that a merchant's system which houses customer information may have been accessed by unauthorized sources through theft of equipment or documents, electronic attacks on a system or network, or through the illegal capture of card data by an external device that doesn't belong to the merchant (skimming). Once this happens, all information in the database is considered compromised whether there is actual fraud involving that specific information or not.

### **How is Prairie State Bank & Trust notified of a data compromise?**

We receive information that is obtained from various sources such as Mastercard or law enforcement agencies. Based on card activity, accounts are identified as a potential risk. Specifics may not be disclosed to the bank due to the sensitivity of the information, so we may be unable to disclose the name of the merchant. We do however, watch the media closely and will post links to merchant articles describing recent merchant data breach activity. In this instance, Hy-Vee has been identified and announced the breach on their website.

### **What to expect when a data compromise or breach occurs:**

We understand your concern when learning that your account information may have been compromised through a merchant. **It does not mean that fraud has occurred or will occur on your account.** We will contact you as soon as possible but note the following:

- We proactively reissue a new Prairie State Bank & Trust Visa debit to our customers whose card information may have been included in the merchant database, and we do so at our expense.
- Unlike many card issuers, we will leave your existing Prairie State Bank & Trust debit card available until your new card arrives. We may reduce card limits to prevent unauthorized access to your account, but you can continue to use your card with the confidence that your account is protected with Mastercard Zero Liability Protection, which means you are not responsible for unauthorized transactions. We continue to monitor your account activity and assume the liability so you don't have the inconvenience of a closed debit card.
- Be sure to activate your new card upon receipt.
- Destroy your old card and start using your new card.
- Please monitor your account activity. If you notice any fraudulent charges on your account, please contact us immediately at (800) 597-2977.

### **What if my card was declined?**

There is a chance your card may have been declined due to reduced limits. When we contact you about a card replacement, we will always let you know the card limits available to you until your new card arrives so you can avoid a situation where your card is declined. In rare situations when we are not able to reach you timely, we may reduce limits as we learn your card is compromised. Know that we work to communicate this to you as soon as possible. If your card was declined, please contact us at (800) 597-2977 for further information.

### **How can I protect my account?**

Please review your account regularly with our online banking or mobile app. We also have email and text alerts to notify you of activity occurring on your account. If you notice unusual activity on your account, please contact us as soon as possible by calling (800) 597-2977.

Criminals may pose as utility employees, fraud protection agencies, merchants, or even bank employees to attempt to collect information (phishing), so it's important that you do not release any confidential information to anyone who contacts you. We already have your card and account information along with vital information such as your social security number, so we have no reason to ask you for this information. Prairie State Bank & Trust will only request information from you if you initiate contact with us. Please do not respond to email, phone calls or text messages requesting personal information. If you are ever in doubt, decline to provide the requested information and contact us directly at (800) 597-2977 for assistance.