

To Our Valued Clients and Friends:

As head of compliance for Trust Company of the South, I want to address privacy and security concerns in light of the recent Equifax Data Breach that potentially affected more than 143 million consumers. As reported by Equifax, hackers accessed personal information that included Social Security numbers, birth dates, addresses, and some credit card numbers.

First, let me reassure you that Trust Company takes your privacy and security very seriously. We have robust security procedures in place to safeguard your information. We restrict access to your personal and account information only to those employees who need the information to provide services to you. We also maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information. We use secure, random, encrypted password access controls for all systems, and we conduct daily account reviews to identify unauthorized transactions. We use advanced technology such as backup files, firewalls, virus detection, and eradication software to protect against unauthorized access to customer data. Trust Company follows stringent guidelines that include contacting you prior to making distributions from your account.

Second, as your trusted financial adviser, Trust Company encourages you to take the steps below to protect your personal information:

- Equifax will not be sending out emails to possible victims; therefore, do not click on any emails from Equifax.
- Use extra caution with emails and links. Do not open an email if you do not recognize the sender, and avoid opening any links.
- Change your passwords for all online accounts and your email address. Once hackers have access to ID and password information, they routinely try the same combination across multiple platforms.
- Check your debit/credit card and bank accounts for suspicious activity.
- Do not give out any personal information over the telephone to anyone you did not contact.
- Be on alert for anything odd such as a notice about an account for which you didn't apply, a letter from a company unfamiliar to you thanking you for your recent business, or an explanation of medical benefits for a service you didn't receive.

If you are notified by Equifax that you are a victim of the breach, or if you suspect you are a victim of identity theft, contact the following organizations immediately:

- Annual Credit Report www.annualcreditreport.com
- Experian www.Experian.com
- TransUnion www.transunion.com
- Federal Trade Commission www.IdentityTheft.gov

Unfortunately, we continue to see more security breaches in this digital age. It is likely that breaches will become increasingly prevalent rather than less. As such, please know that Trust Company of the South considers privacy a fundamental right of clients and takes seriously the obligation to safeguard your information. If you have any questions or concerns, please contact your Relationship Manager.

Thank you for your continued trust and confidence in Trust Company of the South.

Sincerely,
Michael Bridgeman, CFIRST[™], CFP[®]
Compliance Officer