

Frontier Bank has been notified that a data breach occurred at Heartland Payment, a company that processes credit and debit cards nationwide, mostly for restaurants and small businesses. Data breaches do not always lead to fraud, and they rarely lead to identity theft. Frontier Bank debit or credit card customers that have been identified as affected will be contacted by mail.

As a customer, you can help protect your account. We recommend that you regularly review and monitor your account statements and notify us of any unauthorized activity. Also, if you have not already registered for online banking, we recommend you do so. This will allow you to monitor your account as often as you'd like.

In addition, the Federal Trade Commission (FTC) offers guidance if you suspect you may be a victim of fraud or identity theft. Visit the FTC's website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>. You can combat fraud by reviewing your credit report regularly. A free copy of your credit report may be obtained annually by contacting [www.annualcreditreport.com](http://www.annualcreditreport.com).

A few important facts surrounding this incident are:

- This incident occurred at Heartland Payment Systems. Frontier Bank systems were not breached.
- As reported by Heartland Payment Systems, personally identifiable information such as social security numbers and PIN numbers were not compromised, nor were checking account numbers associated with debit cards compromised.
- The breach is still being investigated. At this time the total number of cards affected has not been determined.

Questions regarding your Frontier Bank credit or debit card may be directed to your local branch or the customer call center at 888-779-4801.

For more information about this incident is available at the Heartland Payment Systems, Inc. website [www.2008breach.com](http://www.2008breach.com).