



First State Bank of Pinedale

August 15, 2008

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Important Information from First State Bank of Pinedale

Dear Business Customer:

At First State Bank of Pinedale we value the relationship we have with you and the trust you have in us. Regretfully, we have learned that a bag containing a data tape, which had information about you and your First State Bank of Pinedale business account(s) on it, was lost while being transported between processing sites. The tape included your business's name, address, taxpayer identification number and information, including account numbers, about your current First State Bank of Pinedale business accounts and any First State Bank of Pinedale business accounts you have closed since June 2005.

As soon as we learned that the bag did not arrive at its destination, we immediately contacted law enforcement and began our own thorough investigation. Because we believe the lost bag may have been discarded and because special equipment is needed to retrieve the tape's contents, it is highly unlikely that your information will be misused. Nevertheless, we continue to work with the authorities to locate the bag and tape.

At this time there is no indication that your information has been misused, yet we encourage you to take the steps outlined in the enclosed information sheet to reduce any potential risk to you.

If you have any questions, please call (866) 390-3921. Phone Bankers are available to assist you Monday through Friday between 10:00 a.m. and 4:00 p.m., Mountain Time. Thank you for your attention in this matter.

We apologize that this situation has occurred and for any concern it may cause you.

William Kuhl, III
President & COO
First State Bank of Pinedale

Enclosure

Steps you can take to safeguard your personal information

To protect against the misuse of your personal information, we recommend that you consider placing a security alert on your credit bureau file. We recommend that if you are enrolling in a credit monitoring service, such as Identity Guard® CreditProtectX3SM, you enroll in the monitoring service prior to placing the security alert. Please be advised that placing the security alert first may delay establishing monitoring services.

A security alert marker would cause any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. You must contact one of the credit bureaus, below, directly to request this alert.

TransUnion
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92634
1-800-680-7289

Equifax
P.O. Box 740241
Atlanta, GA 30374
1-800-525-6285

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742

We recommend that you also take these additional precautions with your accounts:

- Review account activity often, for at least the next 12 months, and report any suspicious activity immediately to the appropriate financial institution. First State Bank of Pinedale customers may monitor their First State Bank of Pinedale account activity on line by visiting www.PinedaleBank.com.
- Do not use any part of your Social Security number as passwords.
- Consider changing your First State Bank of Pinedale online banking password by calling First State Bank of Pinedale or visiting any First State Bank of Pinedale location.
- Information regarding steps you can take to protect against identity theft is available from the Federal Trade Commission at www.consumer.gov/idtheft. If you don't have Internet access, you can call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338). We encourage you to report any incidents of identity theft to the FTC.

We suggest you periodically check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting companies every 12 months by visiting www.annualcreditreport.com or calling 877-322-8228.