



Dear Customer,

Heartland Payment Systems, a company who provides credit and debit card processing for approximately 250,000 restaurants and retail stores across the United States, has reported a security breach to their software. They have reported that card numbers and expiration dates were compromised, but **not** PIN numbers or other personal information such as addresses and birth dates.

With this reported breach we have received a listing of all First National Bank of Odon customers that Heartland believes have had their debit card information compromised. Customers who are on the list have been sent letters notifying them of the breach and were issued new debit cards. We encourage you to monitor your checking account and notify us within **60 days** of receiving your statement of any fraudulent activity, so you will not be held liable for fraudulent use on your debit card.

If you have any questions regarding this matter, you may contact Julie Watson at 812-636-7324 or 1-800-477-7324.

Sincerely,

A handwritten signature in black ink that reads 'Kent Parisien'. The signature is written in a cursive style with a large, looped initial 'K'.

Kent Parisien
President & CEO