

December 20, 2013

Re:

Target Stores And Your Debit/Credit Cards

Dear Valued Baytree National Bank client:

You should be aware there are reports of a major security breach with respect to debit and credit cards used at Target stores from November 27 through December 15, 2013. If you have used your Baytree National Bank & Trust Co. debit card at any Target store during this period, you should immediately review your account for potential fraudulent activity. If you suspect there has been fraudulent activity, please contact us or come in to one of our Baytree Bank offices so that we may review your account and issue a new card if necessary.

Baytree National Bank & Trust is being proactive and responding to this threat for your protection.

Additionally, if you have used any credit card at Target during this time period, you should also review that activity on that card and/or call the card issuer to review possible fraudulent activity for you.

This security breach could be serious and therefore does require your immediate attention. However, at this time it appears to only apply to cards used in person at Target stores. It does not apply to online shopping.

If you have any questions or concerns, please call your Baytree National Bank personal banker at (847) 234-8484.

Thank you for your immediate attention to this matter.

Sincerely,

Susan P. Wright

Community Bank President