



April 15, 2013

We are writing to notify you that a portion of Equity Trust's computer network was recently accessed by an unauthorized third party. We are very sorry that this situation has occurred. Protecting the privacy and security of your information is a top priority for us. Accordingly, upon discovering the event, we promptly installed software to block similar intrusions, and denied access to our network from certain international locations. Although we did not find any evidence that the unauthorized third party actually acquired, copied or removed any customer information from our network, we want to inform you about the situation and encourage you to take the steps set forth in this notice.

Description of the Event

At the end of January 2013, Equity Trust discovered that an unauthorized third party had breached our security system. We took immediate steps to prevent further access to our network and promptly arranged to have KPMG LLP's independent information technology consultants assess the nature and extent of the unauthorized access.

KPMG conducted a preliminary examination and, on March 5, 2013, reported that a third party had obtained unauthorized viewing access to customer information of a limited number of Equity Trust customers (which included names, addresses, social security numbers, and other information). On March 28, 2013, KPMG completed a further forensic analysis and concluded that, despite having viewing access, there was no evidence that the third party actually acquired, copied, or removed any customer information from Equity Trust's network. However, as with any information security breach, misuse of customer information remains a possibility.

We want to make you aware of this event, and advise as to how you can reduce the risk that your information may be compromised. In addition, we want to inform you that Equity Trust has filed a Suspicious Activity Report and has notified the Federal Bureau of Investigation and other relevant government bodies of the unauthorized access.

Your confidence in our ability to safeguard your information, and your peace of mind, are very important to us. Be assured that Equity Trust continuously strives to improve its systems and is committed to enhancing our defenses against this type of incident. If you have any questions about this notice, please contact Equity Trust toll free at 1-855-299-1802 or visit www.trustetc.com/company/security/faqs/html. In addition, please review the additional resources on the reverse side of this notice for assistance with protecting your customer information against misuse.

Sincerely Yours,

Jeffrey Desich
Chief Executive Officer

Additional Resources

As with any information security breach, this incident increases the potential that your personal information may be misused. It is important that you monitor your financial account statements and credit report closely over the next twelve to twenty-four months. If you suspect any incidents of fraud or identity theft, it is important that you promptly report the incident to your local police department, the Attorney General of your state, and the Federal Trade Commission. We also encourage you to remain vigilant for incidents of fraud or identity theft and note the following:

How to Obtain a Copy of Your Credit Report:

Federal law mandates that you may obtain one copy of your credit report per year free of charge. You may obtain an annual free credit report by contacting the Annual Credit Report Request Service or one or more of the following national consumer reporting agencies:

Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283, 1-877-322-8228, www.annualcreditreport.com

Equifax, P.O. Box 740256, Atlanta, GA 30374, 1-888-766-0008, www.equifax.com

Experian, P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA 92834, 1-800-680-7289, www.transunion.com

You may also request a 90-day fraud alert on your credit report by contacting one of the three national credit reporting agencies listed above. If you have evidence of an actual identity theft, a seven-year fraud alert is also available.

Security Freezes:

You have the right to place a security freeze on your credit report. A credit freeze prohibits the release of credit information without your approval. You must request a freeze in writing, delivered by certified mail to all three of the credit reporting agencies listed above or by a secured electronic method authorized by the credit reporting agencies. Please be aware that the consumer reporting agencies may charge a fee associated with a credit freeze.

For Residents of Maryland and North Carolina:

You can obtain more information from the Maryland and North Carolina Offices of the Attorney General about steps you can take to avoid identity theft.

Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699, 1-877-566-7226, www.ncdoj.com

Consulting the Federal Trade Commission:

In addition to your state Attorney General, you can contact the Federal Trade Commission to learn more about how to protect yourself from identity theft:

Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-ID-THEFT, www.ftc.gov/idtheft

Password Protection:

Although the evidence suggests that a third party could not have viewed your password, you may also want to consider changing your password for accessing the eVANTAGE website.