

VISA CREDIT CARD / DEBIT CARD BREACH
(updated 02/06/09)

To: Northern Communities Credit Union Visa / Debit Card Holders

By this time, a large number of you have either received a letter from us regarding this “breach”, or you have heard about it in the press or various television and radio sources.

First of all, let me assure you that NCCU’s staff is working diligently to reduce both the fraudulent activity risk and inconvenience to you the member.

The breach originated with Heartland Payment Systems. They are the third largest merchant processor of debit and credit cards in the country with more than 250,000 merchants nationwide. Their processing system was breached sometime around the 20th of January 2009 when someone installed malicious software on their system that enabled the theft of card data from merchants on its system.. They have since been working with law enforcement and now believe the intrusion to be contained. However, during the breach they have identified a number of cards that **may** have been compromised. This could have occurred simply by you making a credit card purchase at a merchant that utilizes Heartlands system during a time from May 15th through November 13th, 2008.

It is important here to say that if your card has been identified, it **does not** mean that fraudulent activity has or will occur on your card.

NCCU has assumed a very aggressive stance regarding this breach to protect you, our member. We have, in most cases, blocked your card and ordered a new card and pin number to assure your protection from this **potential** threat. In doing so we realize that some of you have been inconvenienced. For that, we apologize, but we felt the risk was too great to you by us taking a less aggressive approach.

This affords us the opportunity to remind you that there are certain things you can do to protect yourselves. Please take the time to review your statement to assure the charges are legitimate and stay in communication with your card issuer if you detect any irregularities. (In this case NCCU)

I hope this has helped to fill in the blanks for most of you and you feel assured that NCCU is making decisions with your best interest and protection in mind.

Thank you for your patience as we work through this issue.

