

January 9, 2014

Dear Valued Member,

Recently we were advised by our Debit Card processor that your Debit Card has unfortunately, been potentially compromised. Specific information pertaining to this compromise can be found at <https://corporate.target.com/about/shopping-experience/payment-card-issue-faq>. This compromise has left your debit card vulnerable to potential fraudulent activity.

We are requesting that you look over and scrutinize all activity on your monthly statement activity reports. We are not stating that your account has been tampered with; instead we are advising you of the possibility which will require your utmost and immediate attention.

In order to protect our members from potential fraudulent activity, we are re-issuing all cards that have been identified as potentially compromised. You should receive a new card and PIN mailer in approximately 7-10 business days. They will be mailed separately, approximately 3 days apart. **Until you receive your PIN mailer, remember that you can still use your Debit card as a Credit Transaction.** Please be advised that your old card will be shut down on **Monday, January 27, 2014**. This should ensure that there is enough time to receive your new card and PIN mailer. To help our members through this transition, **you can come in to any one of our Branches and get Counter Checks or Visa gift cards for no fee until the end of January, or as always, you can withdraw cash or purchase Credit Union Checks.**

If you have your Debit Card set up for automatic payments such as a recurring payment, subscription or automatic billing, you will need to update this information with the merchant(s) as soon as you receive your new card so you do not have any uninterrupted service.

We would like to apologize for any inconvenience; however we feel the steps that we have taken are in the best interest of your account security and that of Valley Federal Credit Union.

Sincerely,

Valley Federal Credit Union.