



**June 21, 2005**

## SECURITY INFORMATION FOR MARKET USA FCU VISA CHECK AND CREDIT CARD HOLDERS

Market USA FCU has recently learned that a **small percentage** of Market USA FCU Visa Check Cards (debit) and Visa Credit Cards may have been compromised due to a security breach at a third party processor who processes transactions for small to mid-sized businesses. The company was a victim of a computer hacker and had access and information to over 40 million card accounts. Personal cardholder information such as address and Social Security Number were not compromised. In addition, PINs assigned to Visa Check Cards were not compromised.

Please be advised, that if you are one of the Market USA FCU members whose Visa Check/Visa Credit Cards has been compromised, **you will be contacted via mail. In addition compromised cards have been restricted to allow only PIN based transactions until a replacement card is received and activated.** This was done to prevent fraudulent activity on your Market USA account. This also allows cardholders restricted use of their cards until a replacement card is received. Please remember that the daily limit for PIN based transactions is \$300. Should you be charged a decline fee for attempting a signature-based transaction, please contact our member service call center to obtain a fee refund.

Please be aware of recent reports that some of the 40 million cardholders have received fraudulent calls from people pretending to help. The callers are using the excuse of the compromised cards to lure cardholders into revealing their personal information. Please do not give these callers any information about you or your accounts. If you have questions about this issue, please call our member service call center at 800.914.4268 or 301.586.3400.

Market USA FCU has sophisticated fraud monitoring systems to help safeguard members' accounts. However, we still encourage you to check your statement and/or transactions via Internet Banking carefully and contact us concerning any unauthorized charges. We regret any inconvenience you may have as the result of our actions to prevent fraud on your account. If you have been contacted by mail and do not receive your replacement Visa Check Card by 7/15/2005, please contact our member service call center at 800-914-4268 or 301.586.3400.