

[MEMBER BANK LOGO]

IMPORTANT INFORMATION

Regarding your [ISSUER NAME]

Visa® Check Card ending in: XXXX

Sample A. Sample
123 Any Street
Any Town, SS 12345-6789

Dear Sample A. Sample,

Protecting your account is a top priority for [MEMBER BANK]. That's why we wanted to alert you to a potential security issue with [A THIRD-PARTY LOCATION/MERCHANT NAME] that could include your [ISSUER NAME] Visa check card number.

At this point, we are working with authorities to investigate this matter further and will update you as soon as we have more information. We will continue to monitor your account and will work closely with Visa to identify any fraudulent behavior.

In the meantime, you can take steps to protect yourself even further by reviewing your monthly checking account statements and monitoring your account online at [www.MemberBank.com]

If you notice anything suspicious, please notify us as soon as possible. You won't have to worry about paying for unauthorized charges because your card is backed by Visa's Zero Liability protection.[†] And, in many cases, we'll be able to replace any funds lost due to fraudulent use within five business days.

We apologize for any inconvenience this may cause you. [MEMBER BANK] takes your account security and privacy very seriously and we will keep you informed on this issue as it develops. **If you have any questions or concerns, please call us at 1-8XX-XXX-XXXX or visit our website at [www.MemberBank.com]**

Sincerely,

[Member Bank Signer]

[Member Bank Signer Title]

P.S. See the back of this letter for more steps you can take to protect your account.

[†] Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to ATM transactions or PIN transactions not processed by Visa and certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. *Consult issuer for additional details or visit www.visa.com/security*

You can help protect yourself from fraud.

[MEMBER BANK] and Visa® are working closely together to catch any fraudulent behavior and protect your account. There are also some simple things you can do. And remember, your Visa check card is backed by Visa's Zero Liability policy, so even if your card or its number is ever lost or stolen, you won't be responsible for unauthorized charges.

Protect your Personal Identification Number (PIN):

- Never write down your PIN. Memorize it as soon as you get it.
- Do not disclose your PIN to anyone. No one from any financial institution, the police or a merchant should ever ask for your PIN.
- Beware of phishing emails. These are emails that appear to be from your bank or online merchant asking for account information. Do not reply to them or click on any links. Visa, your bank or any other legitimate online merchant will never ask for your PIN or other personal financial information via email.
- At an ATM or PIN pad, enter your PIN discreetly, shielding the keypad with your hand or body.

Spot suspicious activity and protect your account:

1. Review your monthly checking account statements to spot any unauthorized purchases. You can also monitor your account activity online at any time at [www.MemberBank.com]
2. Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

Equifax®
800-525-6285
www.equifax.com

Experian®
888-397-3742
www.experian.com

TransUnion®
800-680-7289
www.transunion.com

3. If you spot any unauthorized charges, please contact us immediately at 1-8XX-XXX-XXXX.
4. You should also contact the three credit reporting agencies listed above to notify them of any suspected fraud or identity theft.