

[MEMBER BANK LOGO]

IMPORTANT INFORMATION

Regarding your [ISSUER NAME]

Visa® Credit 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 credit 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 double-checking your monthly 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.[†]

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 steps you can take now 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 credit 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.

Follow these steps to spot suspicious activity and protect your account:

1. Double-check your monthly account statements for 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 report any fraudulent activity.