

Target Breach

Important Announcement Concerning This Event (last updated at 1 PM, December 20, 2013)

On December 19, 2013, Target reported unauthorized access to Target payment card data. The unauthorized access <u>may</u> impact guests who made credit or debit card purchases in their U.S. stores from November 27 to December 15, 2013. Target has expressed they deeply regret the inconvenience this may cause. The privacy and protection of their guests' information is a matter they take very seriously, and Target is acting swiftly to resolve the incident.

For detailed information provided by Target, visit www.target.com then click on the phrase at the top of the site "important notice: unauthorized access to payment card data in U.S. stores."

If you used a <u>Target</u> credit or debit card at Target <u>between November 27 and December 15</u>, then you should follow up with <u>Target</u> as the card issuer, while closely monitoring your activity in your Community Service Credit Union for suspicious or unauthorized activity. <u>Please note that we have sophisticated debit card and credit card monitoring systems in place which scan continuously for potentially fraudulent or unauthorized card use, and we are working with these monitoring providers to insure the rules in place are optimized to identify suspicious activity quickly, preferably at the point of authorization, to decline potentially fraudulent transactions at the point of inquiry.</u>

At this time, until we have more complete information about the breach incident, neither Target nor Community Service Credit Union is suggesting that you replace cards that you used at Target during the period between November 27 and December 15. As Target has stated, the best defense of all is to monitor your account activity regularly to assure that all activity in your account has been authorized by you. When in doubt, call us for assistance in providing additional transaction detail. One additional simple measure you can take is to call our automated PIN selection system at 1-800-992-3808 to change your PIN.

We recommend that you enroll in our online banking system or download the mobile app so you can quickly and easily keep a close eye on your account activity over the coming days. You can also set up account alerts to notify you when certain types of transactions posts or your account balance reaches a set level. Using these systems on a regular basis to monitor your account activity is ALWAYS a good idea!

If you used a Community Service Credit Union-issued credit or debit card at Target during the indicated timeframe, and you would feel more secure replacing your card, we will be happy to do that for you. Our standard replacement card fee of \$5.00 will apply until such time as we receive sufficient information to determine the full extent of the card data exposure warrants a re-issue of all such cards.

Contact Numbers:

For CSCU Debit Card: 1-800-472-3272 For CSCU Credit Card: 1-800-325-3678

Target: 1-866-852-8680