



Target Breach:

Important Announcement Concerning This Event (last updated at 10 AM, January 3, 2014)

On December 19, 2013, Target reported unauthorized access to Target payment card data. 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.

If you shopped at Target between Nov. 27 and Dec. 15, you should keep a close eye for any suspicious or unusual activity on any credit or debit card accounts that you used while shopping during that time. You should closely monitor your account information and immediately report any fraudulent or suspicious activity by calling the number on the back of your card. An additional recommended safety precaution is to change the PIN number on your debit card.

On Dec. 27, Target confirmed, through additional forensic work, that strongly encrypted PIN data was removed. Target remains confident that PIN numbers are safe and secure. The PIN information was fully encrypted at the keypad, remained encrypted within Target's system, and remained encrypted when it was removed from Target's systems. Due to how the encryption process works, Target does not have access to nor does it store the encryption key within its system. The PIN information is encrypted within Target's systems and can only be decrypted when it is received by Target's external, independent payment processor. What this means is that the "key" necessary to decrypt that data has never existed within Target's system and could not have been taken during this incident. While Target remains confident that PIN numbers are safe and secure, Community Service Credit Union recommends that you call the CSCU IVR PIN Selection service at 1-800-472-3272 to change your PIN on your current card.

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 **Target** credit or debit card at Target **between November 27 and December 15**, then you should follow up with **Target** as the card issuer, while closely monitoring your activity in your Community Service Credit Union account for suspicious or unauthorized activity.

At this time, based on available information about the nature of the breach and the breadth of card data exposure, Community Service Credit Union recommends that you replace cards that you used at Target during the period. If you used a Community Service Credit Union-issued debit card at Target during between November 27 and December 15, you can obtain your debit card replacement in one of two ways:

- 1. If you are in the local Huntsville area, please stop by one of our two Huntsville locations. We can provide you with a new "instant issue" card in just a few minutes. Or, you can call ahead to request an instant issue card, and we will have the card waiting for you when you arrive. This option will provide you with uninterrupted debit card access to your checking account, as well as ATM access to your funds.**
- 2. If you are not able to come by one of our Huntsville offices to obtain an instant issue card, call us to request your debit card replacement. Your replacement card should arrive by mail within 7 to 10 days. Please make sure we have your current address on file. The card will bear a label with instructions to call to activate your card and to select your new PIN. Please note, however, that your existing debit card will be deactivated as part of the replacement card process, so you will not have debit card access nor ATM access to your checking account until the replacement card arrives. We apologize for this inconvenience.**

Please note that CSCU has sophisticated debit card monitoring systems in place which scan continuously for potentially fraudulent or unauthorized card use. 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. These system will work to protect you until you replace the card that you used at Target during the indicated time frame.

ADDITIONAL PRECAUTIONS:

Should you receive a call, text or email from someone who says they are with Target, or with Community Service Credit Union, who asks for your social security number, debit card number, credit card number, and/or other personal information, do not provide that information. Your social security number was not compromised. Be wary of scams that may appear to offer protection but are really trying to get personal information from you.

If you have any suspicions about the authenticity of an email or text, do not click the links in it. Please go directly to the sites you need to access. Visit [Target.com/paymentcardresponse](https://www.target.com/paymentcardresponse) as a resource for official communications that Target has sent to its customers. To help their customers feel confident that emails from Target are legitimate Target communications, Target has set up a dedicated resource on its corporate website: [Target.com/paymentcardresponse](https://www.target.com/paymentcardresponse). This site includes pdfs of all official communications that Target has sent.

Visit [cscutx.com](https://www.cscutx.com) as a resource for official communications that Community Service Credit Union has sent to its members. **We recommend that you go to [cscutx.com](https://www.cscutx.com) to 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!**

Also, look to [cscutx.com](https://www.cscutx.com) for sources of information you can use to help you protect your identity.

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. Call CSCU's automated PIN selection system at 1-800-992-3808 to change the PIN on the card you used at Target until you obtain your replacement card. Then, come by or call today to arrange for your replacement CSCU debit card.

Contact Numbers:

CSCU Offices:

**1-936-295-3980, or
Toll free 1-877-293-3980**

Activate and/or

Select a Debit Card PIN:

1-800-472-3272

Report a lost/stolen CSCU Debit Card:

1-800-472-3272

Target:

1-866-852-8680