



*Robert R. McKenzie, CCUE  
President and Chief Executive Officer*

February 17, 2009

Dear Fellow Member:

Recent events regarding potentially compromised credit and debit card numbers have made news headlines. Heartland Payment Systems, the sixth-largest payments processor in the U.S., announced January 19, 2009, that its processing system was breached in 2008. Heartland serves more than 250,000 businesses and handles more than 4 billion transactions per year.

Absolutely no merchant information, cardholder Social Security numbers, unencrypted personal identification numbers (PIN), telephone numbers or addresses were involved in the breach; however, we do know that cardholder names and numbers were exposed. ([www.2008breach.com](http://www.2008breach.com) for more information)

In an effort to ensure that our members' identities and credit were safe, Your Community Credit Union blocked the cards that may have been compromised and new cards and pin numbers were ordered. Notices of such occurrences take place on our home web page, online banking, mailed statements, recorded phone messages, and through email. It is extremely important that we have updated contact information for your account to ensure that you are reached with time-sensitive information. To update your contact information, you may send an email to [membersupport@nccfcu.org](mailto:membersupport@nccfcu.org), call 1-800-734-8204 or you may fax any of your changes to 1-919-734-9854.

While we do not have control over security breaches of third-party merchants and processing systems, we want to assure you that we regularly monitor your accounts for any suspected fraudulent activities. If you notice any suspicious activities, contact us immediately by calling 1-800-734-8204 - Option 1. We recommend that you regularly review your monthly account statements or daily activity through [www.nccfcu.org](http://www.nccfcu.org).

Your Community Credit Union takes very seriously our obligation to protect the security and privacy of our members. Our sole intent is to be **proactive** against such mass compromises and to ensure that our member's identity and credit is safe by re-issuing new cards. Please contact us immediately if you have any questions about this breach. As always, we encourage feedback on how we may better serve you, our valued member. Please send comments and suggestions to [suggestions@nccfcu.org](mailto:suggestions@nccfcu.org).

Sincerely,

Robert R. McKenzie