

642 Chelmsford St
Lowell, Ma 01851

Lowell Firefighters Credit Union

RE: Compromised Visa **Debit/Check Card**

Dear Member:

Due to the recent event concerning the data base intrusion and possible compromising of Visa Debit/Check card members that has occurred, we have adapted a new policy concerning the debit cards that you possess if a future data base incursion should occur. **We will cancel your current card upon notification of the compromising incident, send you notification of same and have a new card issued to you in 7-10 days.** This policy is done to protect you from identity theft and Debit Card fraud.

We apologize for any inconvenience this may cause you, but your financial safety and soundness is a subject we take very seriously.

How Does A Card Become Compromised? There have been many occasions recently where merchandise retailers have been professionally hacked and *potentially* gained access to data from accounts across all card brands.

Another means by which hackers are able to retrieve card and PIN numbers from unsuspecting cardholders is the use of “card-skimming” devices planted at ATM’s and gas pumps. Each instance is unique.

Please continue to review your accounts for accuracy via Statements or Home Banking.

Again, we apologize for this inconvenience. If you have any further questions or concerns about your account, please feel free to contact us **at (978)-453-2734**.

Sincerely,

Michael Boldrighini
CEO