

**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION  
ATM/Debit Card ending in xxxxxxxxxxxxxx**

Dear Member:

We are writing to notify you of a security incident recently reported to us by Mastercard, in which your card ending in xxxx may have been involved; possibly permitting unauthorized access to your funds.

St. Mary's Credit Union monitors all customer accounts using fraud-monitoring software that tracks card trends and spending behavior and will alert you or possibly deny transactions that are out of the ordinary. We are also taking additional measures to protect you:

- Daily limits have been lowered on your debit card to **\$210** for ATM withdrawals and **\$500** for POS purchases.
- **We have issued a new card.** Your new card will arrive in the mail within two weeks. If you do not receive your new card within two weeks from the date on this letter, please contact the Member Solutions Center at 866-585-SMCU (7628).
- **We will deactivate the card you are currently using by 2/27/2024.**

In the meantime, we ask that you also monitor your account activity carefully in order to detect any unauthorized transactions and inform us immediately if any are posted to your account.

**Here are a few basic good practices to follow if you ever feel your identity may be compromised:**

1. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you discover suspicious activity on your credit report, on your account statements or by any other means you may wish to file a police report and obtain a copy of it.
2. You may contact the fraud departments of the three major credit-reporting agencies to discuss your options. You may obtain and review your credit report by contacting any of the credit reporting agencies listed on the enclosed *Identity Theft Protection Information Summary*.
3. Under Massachusetts law you have a right to place a security freeze on your consumer credit report. The security freeze will prohibit a consumer-reporting agency from releasing any information in your consumer report without your express authorization. For more information about placing a security freeze see the enclosed *Identity Theft Protection Information Summary*.

If you have any questions, please contact the Member Solutions Center at 866-585-SMCU (7628). Member Solutions Center Representatives are available to assist you Monday through Friday from 8:00AM to 7:00PM and Saturday from 8:00AM to 1:00PM.

We apologize for any inconvenience this incident may cause and want to assure you that maintaining the security of member data is St. Mary's Credit Union's highest priority.

Sincerely,

St. Mary's Credit Union

