

29383

<<DATE>>

<<NAME>>

<<ADDRESS>>

<<ADDRESS>

Card # Ending:<<#####>>

Dear Valued Customer,

We have been made aware that due to a suspected security breach, certain information about your debit card has been compromised. The card referenced above has been closed and a new card has been ordered. You should receive your new card, with a new PIN, within 10 business days. Before using your debit card for purchases you must activate the card by using your PIN at an ATM terminal, or via telephone banking.

In the interim, if you need a temporary debit card, you may visit any one of our conveniently located Branches to obtain an Instant Issue debit card.

Please be aware that if you have given your card number to a company for recurring automatic withdrawals, and you would like them to continue charging your card, you will have to contact the company and provide them with your new card number.

We ask that you monitor your account and account statements closely for possible fraudulent activity over the next few months and if you discover any that you contact us immediately. We apologize for any potential inconvenience but this action is necessary to help protect your account from possible unauthorized activity.

As a further protection against future identity theft concerns, it is always a good practice for consumers to obtain a copy of their credit report to determine if there are any unauthorized accounts listed. Each consumer is entitled to a free copy of their credit report each year from each of the three major credit reporting agencies. The best place to obtain your report is www.annualcreditreport.com. For further guidance regarding any concerns you may have about Identity Theft we encourage you to visit the Federal Trade Commission (FTC) website, www.ftc.gov.

If you have questions or concerns about this situation, please call our Deposit Operations Department at 800-356-8622.

Sincerely,

Corinne O'Neill

Corinne O'Neill

VP, Deposit Operations Officer