



312 Palmer Ave., Corinth, NY 12822
www.hrccu.org

IMPORTANT INFORMATION

Regarding your HRCCU VISA® Credit Card!

March 20, 2008

Dear Member:

Protecting your account is a top priority for Hudson River Community Credit Union (HRCCU). That's why we wanted to alert you to a potential security issue. Hudson River Community Credit Union was recently notified by VISA® that certain credit card information may be at risk due to a recent data breach involving an unspecified VISA® merchant. It is unlikely but not impossible for your account to be compromised and no personal information, such as names or addresses, was accessed.

At this point, we are working with authorities to investigate this matter further and will update you as soon as we have more information. We will continue to monitor your account and will work closely with VISA® to identify any fraudulent behavior. Also, if you notice anything suspicious, please notify us as soon as possible.

Please be aware that you won't have to worry about paying for unauthorized charges because **your card is backed by VISA®'s Zero Liability Protection Policy.*** In the meantime, you can take steps to protect yourself even further by double-checking your monthly statements and monitoring your account online at www.ezcardinfo.com. Also, **HRCCU will be reissuing new VISA® credit cards. Once you receive your new card, please immediately activate it and destroy your old card. Your old card will be blocked effective April 10th.**

We apologize for any inconvenience this may cause you. Hudson River Community Credit Union takes your account security and privacy very seriously and we will keep you informed on this issue as it develops. If you have any questions or concerns, please call us at 1-800-824-0700 or 518-654-9028.

Sincerely,

Susan Commanda
Chief Executive Officer

*Covers U.S.-issued cards only. VISA®'s Zero Liability Policy does not apply to ATM transactions or PIN transactions not processed by VISA® and certain commercial card transactions. Cardholders must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.