

Alert: Target Data Breach  
December 19, 2013

Independence Bank has been notified of a data breach on approximately 40 Million credit and debit cards used at nearly 1,797 Target stores across the nation. The data breach occurred during the height of the holiday shopping season between November 27<sup>th</sup> and December 15<sup>th</sup> 2013.

This data breach involved Target store brand cards and major card brands such as VISA and MasterCard by capturing the data stored on the magnetic strip on the back of the cards which includes the name, card number, expiration date, CVV code and other info. This breach does not affect purchases made at [www.target.com](http://www.target.com), only in-store purchases. Once the thief has this information, duplicate cards can be created to make purchases and if PIN information was intercepted they can use that information to withdraw money at an ATM or receive cash back at certain retailers.

If you have shopped at a Target store during this time frame and feel that your account is at risk, it is very important that you pay close attention and monitor your account often. If viewing your account online, through mobile or telephone banking, you can check your balance every two hours during normal business hours. Other options such as paying with cash, lowering daily card limits and card re-issues are available. If you like to make changes with your Independence Bank VISA Check Card, please contact your **nearest Independence Bank Location** for more information. Whether or not you feel that you have been affected, it's always a good idea especially this time of year to pay attention to your credit and debit card statement.