«FIRST» «LAST» «STREET» «CITY», «STATE», «ZIP1»

May 16, 2012

Re: VISA card ending with **«LAST_4»**

Attention - This Letter Contains Important Information About Your Yolo Federal Credit Union VISA Card

Dear Member,

Your account security is a top priority for Yolo Federal Credit Union. As part of our regular security process, we have identified your VISA credit card number as possibly being involved in a security breach at Global Payments. We are taking the proactive step of sending you a new VISA card.

VISA was notified that Global Payments was victimized by unauthorized access of their data files. Global Payments is a third party payment processor that processes plastic card transactions. Your card information was included and may be at risk.

Due to the risk involved in this compromise, we will block your current card on Tuesday, May 1, 2012 and we are sending you a new VISA card. You should receive your new card within 5-10 business days. As soon as you receive your new card, please activate it following the directions sent with the card. A new Personal Identification Number (PIN) will be mailed separately for security reasons. The credit union will cancel your current card on or about May 17, 2012.

You can also take steps to protect yourself even further by closely monitoring your account online at www.yolofcu.org and double-checking your monthly statements to ensure they match your records. If you detect suspicious activity on your account, notify us immediately.

Fortunately, you are protected from unauthorized VISA transactions with Zero Liability protection. This means that you would owe nothing on unauthorized VISA transactions as long as you report it within 60 days of your regular credit union statement notification.

Please review the enclosed information sheet as well. It includes additional steps that you can take to safeguard your identity and your accounts from unauthorized access.

We apologize for any inconvenience this may cause you. Yolo Federal Credit Union takes our obligation to protect the security and privacy of our members very seriously. We are available to help you if you encounter any issues. If you have any questions or concerns, please don't hesitate to call us (530) 668-2700 or (877) 965-6328.

Sincerely,

Yolo Federal Credit Union