

Important Member Notice

Regarding Recent Debit Card Activity

Our Credit Union recently experienced increased debit card activity related to what is known in the financial industry as a **BIN attack**. We would like to assure you that **there was no compromise to our systems, no data breach, and no unauthorized access to member information** at any time during this event.

What is a BIN Attack?

The first six to eight digits (the *Bank Identification Number*, or **BIN**) identifies the issuing financial institution. Attackers use this to run brute-force tests to guess the remaining digits, as well as combinations of expiration dates and CVV's. These attacks have surged in recent years due to advancements in technology.

What We Are Doing

We are investigating and working with our fraud prevention partners to detect and stop suspicious transactions. We are also processing disputed transactions and chargebacks as quickly as possible to minimize inconvenience to affected members.

What Members Can Do

Members are encouraged to continue reviewing account activity regularly and to notify us immediately of any unauthorized transactions. At this time, a decline in BIN-related activity has been observed, and this event is expected to conclude soon.

We appreciate your patience and understanding as we worked through this issue.

Thank you for being a valued member of our Credit Union.

