

[MEMBER BANK LOGO]



Reactive Press Statement

Visa has informed us that it is working with law enforcement and a U.S.-based merchant to investigate a possible compromise of card account information from the merchant's systems.

We are in the process of getting the information we need on the affected accounts so that we can take steps to protect our cardholders through fraud monitoring and, if needed, by reissuing cards.

It is important for our consumer cardholders to know that they are protected against fraudulent purchases with Visa's Zero Liability[†] policy. As always, we encourage our cardholders to carefully review their statements and to let us know right away if they see any charges they don't recognize. Additional consumer security tips are available at [www.MemberBank.com].

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[†] 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. Cardholder must notify issuer promptly of any unauthorized use. *Consult issuer for additional details or visit www.visa.com/security*