

**[MEMBER BANK LOGO]**

**IMPORTANT INFORMATION**

Regarding your [ISSUER NAME]  
Visa® Credit Card ending in: XXXX

Sample A. Sample  
123 Any Street  
Any Town, SS 12345-6789

**You will soon receive a new [ISSUER NAME] Visa Credit Card.**  
It replaces your current [ISSUER NAME] Credit Card.

Dear Sample A. Sample,

To protect you and your credit, [MEMBER BANK] is constantly monitoring accounts for fraudulent activity. During a recent security review, we identified your Visa credit card number as being at risk for unauthorized charges.

**Your account security is a top priority for us, so we are taking the proactive step of issuing you a new [ISSUER NAME] Visa credit card.**

Your new [ISSUER NAME] Visa credit card should arrive in the mail in the next 7-10 business days. As soon as you receive it, activate it immediately, then destroy your current card.

**Your current card will be deactivated on Month XX, 200X. You may continue to use it until the new one arrives, or you can call 1-8XX-XXX-XXXX to cancel it now.**

We will continue to monitor your account and will work closely with Visa to identify any fraudulent behavior. You can also take steps to protect your account by double-checking your monthly statements and monitoring your account online at [www.MemberBank.com]

If you spot any suspicious activity, please contact us immediately. You won't have to worry about paying for unauthorized charges because your card is backed by Visa's Zero Liability protection.<sup>†</sup>

[MEMBER BANK] takes your account security and privacy very seriously, and we apologize for any inconvenience this may cause you. **If you have any questions or concerns, please call us at 1-8XX-XXX-XXXX or visit our website at [www.MemberBank.com]**

Sincerely,

[Member Bank Signer]  
[Member Bank Signer Title]

P.S. See the back of this letter for more steps you can take to protect your account.

<sup>†</sup> 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](http://www.visa.com/security)*

## You can help protect yourself from fraud.

[MEMBER BANK] and Visa® are working closely together to catch any fraudulent behavior and protect your account. There are also some simple things you can do. And remember, your Visa credit card is backed by Visa's Zero Liability policy, so even if your card or its number is ever lost or stolen, you won't be responsible for unauthorized charges.

### Follow these steps to spot suspicious activity and protect your account:

1. Double-check your monthly account statements for any unauthorized purchases.  
You can also monitor your account activity online at any time at [www.MemberBank.com]
2. Review your credit reports for accuracy. Call any one of the three credit reporting agencies to receive your free annual credit report.

**Equifax®**  
800-525-6285  
www.equifax.com

**Experian®**  
888-397-3742  
www.experian.com

**TransUnion®**  
800-680-7289  
www.transunion.com

3. If you spot any unauthorized charges, please contact us immediately at 1-8XX-XXX-XXXX.
4. You should also contact the three credit reporting agencies listed above to report any fraudulent activity.