



January, 2010

Dear KVCCU Members,

I need to alert you to several recent incidents of debit card fraud directed at KVCCU members. These incidents have affected multiple members and most of the transactions have taken place in the state of Florida. No member has lost any money. Per Visa regulations, all cardholders/members have been reimbursed by the credit union for the fraudulent transactions.

This has prompted us to upgrade the security features associated with our debit card program. We are now using additional fraud detection tools that enable us to assess risk, respond quickly and even block potential fraud in real time, based on several different factors.

As a KVCCU debit card user you will be protected by these new security features. You also need to be aware of how these new features will affect you as you use your card. For regular, everyday financial transactions with your KVCCU Visa Debit Card...you will see no difference. Both your credit (Non-PIN) transactions and debit (PIN) transactions will be processed as normal. However, if you will be traveling to Florida in the near future these new security features require you to use debit (PIN) transactions for purchases. In addition, if traveling out of the country, please check with us to make sure we allow your card to be utilized. Finally, if there is unusual activity on your account, these new security features will alert us sooner and give us the ability to verify or potentially block these transactions.

The financial security of one member affects us all. Each one of us has a responsibility to take steps to protect ourselves and the credit union from fraud. Please review your account activity frequently and alert us, as soon as possible, to any unusual activity and visit <http://kvccu.com/financial-educationtools/fraudidentity-theft> to review several things that you can do to help you protect yourself! We are available in person or by phone to answer your questions about this important issue and any of these new security features.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joseph E. Strauss', written in a cursive style.

Joseph E. Strauss  
President/CEO

**P.S.** *It's Me 247* Online Banking and *CU Talk* provides you with 24-7 access to your account activity. Visit <http://kvccu.com/online-services> to learn more.