



# First Financial

CREDIT UNION

5550 West Touhy Avenue, Suite 102  
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Dear Valued Member,

On January 20<sup>th</sup>, Heartland Payment Systems, the nation's sixth-largest provider of credit and debit card payment processing services, announced that security on its processing system had been breached sometime last year. The breach allowed thieves to capture confidential customer card data from the magnetic strip on the back of the card. Heartland offers credit and debit card processing to more than 250,000 merchants nationwide, and handles over 4 billion transactions per year from all around the country.

While Heartland does not process transactions for First Financial Credit Union, members may have been affected if a merchant that you used processed payments through Heartland.

According to Heartland officials, the information breached included card numbers and cardholders' names, but not Social Security numbers, addresses, or debit card PIN numbers that might be used to access cardholders' accounts. Heartland Payments Systems has posted information at [www.2008breach.com](http://www.2008breach.com).

When FFCU was first informed of this situation we temporarily lowered the daily transaction and dollar limit on all of the debit and credit cards we issued. **We apologize for any inconvenience this may have caused**, but we believed it was a prudent step necessary to protect your funds and minimize the risk of fraud until the exact nature of the breach had been identified. As of Wednesday, January 28<sup>th</sup>, regular card limits have been restored.

**First Financial Credit Union internal systems have not been exposed to this breach.** Your personal and account information at FFCU is safe. FFCU has always maintained the appropriate security procedures, hardware, and software necessary to protect our members' data. As a course of regular business, we are audited by independent examiners, and by the Illinois Department of Financial and Professional Regulation to ensure proper security measures are in place.

This news, however, prompts us to remind our members to review their account activity on a very regular basis. Account monitoring is easy...at any time with Online Banking and Express Service Phone (ESP), our 24-hour phone banking service (847-679-5930), or a Phone Center representative is available to speak with you directly at (847) 676-8000 from 9am to 5pm Monday through Thursday, 9am to 6pm Friday and 9am to 1pm Saturday. Check your statements upon receipt and immediately notify us if you notice any suspicious activity. We continue to work diligently with Visa to identify any affected cardholders. If we identify that your First Financial debit or credit card was compromised, we'll contact you. Please be assured that you have no liability for any fraudulent transactions that occurred on your account if you report them within 60 days of the date you receive your monthly statements.

If you have any questions or concerns regarding your FFCU debit or credit card, please contact us at 847-676-8000. As we receive information from our debit card processor, we will share it with you.

Sincerely,

*Patrick Basler*

Patrick Basler  
President/CEO