

## **Protecting Your Interests!**

In this, the “Information Age”, it is becoming ever more difficult to protect ourselves against theft of our personal information.

With increased frequency, the security of retail computer systems is breached and our personal and financial information is compromised to these hackers. Card issuers nationwide, and particularly this Credit Union, are addressing this problem daily.



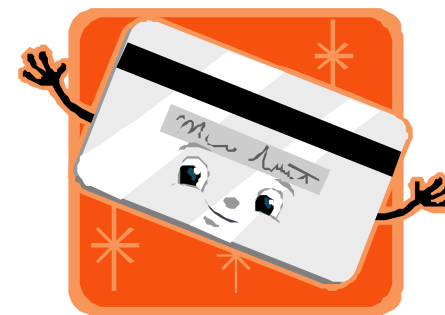
We at Worcester Police Department Credit Union would like to assure you that we take every precaution to ensure your credit and/or debit accounts are continually reviewed for maximum security.

**Worcester Police Department  
Credit Union**  
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Worcester, MA 01605  
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**Worcester Police  
Department Credit Union**

**Important  
Information  
Regarding Your Credit  
and Debit Accounts**

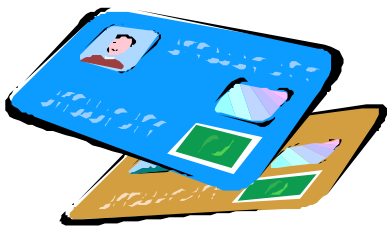
**“Where people  
are worth more  
than money.”**



## What is a compromised card?

A “compromised card” is actually compromised credit or debit account information. When the security of the information specific to your credit or debit card becomes questionable, those accounts and cards are referred to as “compromised”. Generally, we are talking about computer hackers gaining access to a merchant’s computer system and retrieving information about purchases made, which would include the credit or debit information. Each situation is different and affects a wide variety of card issuers from large commercial banks to your local credit union.

There were over 10 million accounts compromised in 2003. The merchants are not generally identified, but you should note it is NOT the credit union’s system that was breached, rather the system that handled a retail transaction for the merchant.



## How does my credit union learn about these accounts?

Once a compromised situation is identified, VISA and MasterCard review their files and notify the card issuer — your credit union — of the accounts affected. The credit union must then take the best course of action to address the issue. In most, but not all cases, canceling the current account and reissuing a new plastic card with a new account number best protects both the cardholder and the credit union from potentially fraudulent transactions. In some cases, careful monitoring of the account activity is sufficient. In either case, the credit union will act with the best interest of its members in mind.

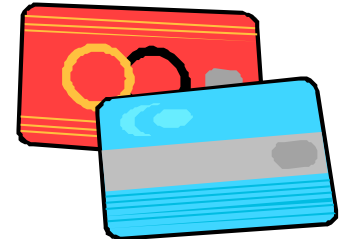


## Why haven't my other plastic cards been cancelled or reissued?

It is up to each credit card issuer — the credit union, the bank, or the financial institution — to decide how to best respond to the situation. In general, the credit union world has been particularly pro-active about canceling accounts as a way to protect personal member information. It is likely that other card issuers you do business with may have received notification of a security breach and have chosen a different course of action.

## What can I do to protect myself and my credit union?

If you become aware of any unusual activity on your credit or debit card, **NOTIFY YOUR CREDIT UNION REPRESENTATIVE IMMEDIATELY!!!** We will move quickly to best protect your account from that point forward.



We encourage you to continue to use your credit union credit and debit cards. We are proud to be able to offer a secure, well-priced and competitive product. Please contact us with any additional questions you may have.

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