

## **MasterCard® DEBIT CARDS COMPROMISED**

**To:** All Calhoun County Bank and First Bank Debit Card customers

**From:** Mary Ann McBride, Vice President / Operations

**Date:** January 28, 2008

The bank has been informed that a payment processor (Heartland Payment Systems) has announced a security breach within their systems. They currently believe this breach has been contained and are working diligently with the United States Secret Service and Department of Justice.

CCB/FBSA further announced, “No merchant data or cardholder Social Security numbers, unencrypted personal identification numbers (PIN), addresses or telephone numbers were involved in the breach.”

“Heartland has created a website – [www.2008breach.com](http://www.2008breach.com) – to provide information about this incident and advised cardholders to examine their monthly statements closely and report any suspicious activity to their card issuers.”

**CCB/FBSA HAS NO AFFILIATION WITH HEARTLAND; HOWEVER YOU (OUR BANK CUSTOMERS) MAY HAVE AN AFFILIATION WITH HEARTLAND THROUGH THE MERCHANTS YOU VISITED (I.E., RESTURANTS, FUEL PUMPS, DISCOUNT STORES AND OTHER RETAILERS).**

CCB/FBSA is advising all debit card users to closely monitor your debit card purchases and notify the Accounting Department (Bookkeeping) of any suspicious activity in your account by calling your local office or the Operations Center in Camden at 870-837-8300.

MasterCard® is in the process of sending out letters to the bank with debit card numbers affected by this comprise and you will be contacted by the bank stating that your card was comprised and may be at RISK for fraudulent activity. All debit cards that were compromised will be reissued and your old debit card will be Hot Carded on March 2, 2009. If you have received prior notification from the bank of the compromise and you have not received your new card and pin number by February 27<sup>th</sup> please contact the bank.

CCB/FBSA would like to extend our sincere apology for this inconvenience.