Henrico
Federal Credit Union
www.henricofcu.org

A Message for HFCU Members about the Target Data Breach

The recent data breach announced by Target at its stores in the U.S. between November 27 and December 15 has created a high number of inquiries from Henrico Federal Credit Union (HFCU) members regarding the security of their credit and debit card accounts.

We want to assure members that your accounts with us are monitored 24 hours a day, 7 days a week by an experienced team of security professionals for any suspicious or potentially fraudulent credit transactions. HFCU employs advanced fraud detection and prevention technology to guard members' credit and debit accounts against unauthorized access and use. If our security team observes any unusual activity on member accounts, we will contact members to determine whether the transaction activity is legitimate and authorized.

You are not responsible for fraudulent activity related to the Target data breach. If you have transactions that are not yours, we will assist you in recovering money lost and issue a new card.

What You Should Do:

- Continue using your card and know that we are here to help protect you.
- Monitor your accounts using online, telephone or mobile banking. Should you see any suspicious activity, promptly alert cardholder services at (800) 449-7728.
- Be mindful of Phishing Scams: If you receive a call, text or email from someone who says they are with HFCU or Target asking for your social security number, credit card number, and/or other personal information, do not provide this information.
- Take the opportunity in the first quarter of 2014 to pull your free annual credit report by visiting www.annualcreditreport.com.
- Refer to our Electronic Funds Transfer Disclosure to learn more about electronic transactions at https://www.henricofcu.org/Education/Disclosures.aspx
- You may also learn more about the Target Data Breach through the Target FAQ page: https://corporate.target.com/about/shopping-experience/payment-card-issue-FAQ

Thank you for being a valued member-owner of Henrico Federal Credit Union.