



Main Office
P. O. Box 862998
220 Paul W. Bryant Drive, East
Tuscaloosa, AL 35486-0027
Phone [205] 348-5944
Fax [205] 348-3892

Huntsville
UAH Campus
851 John Wright Drive
Huntsville, AL 35899
Phone [256] 824-6518
Fax [256] 824-6566

South Huntsville
4800 Whitesburg Drive, Suite 43
Huntsville, AL 35801
Phone [256] 882-3337
Fax [256] 882-3339

Indian Hills
1665 McFarland Blvd. North
Tuscaloosa, AL 35406
Phone [205] 348-0291
Fax [205] 348-0292

At Mercedes-Benz U.S. International
1 Mercedes Drive
Vance, AL 35490
Phone [205] 507-2899
Fax [205] 507-2433
-and-
MBUSI East Team Member Services Building

Fayette Office
Town & Square Plaza
1630 Temple Avenue
Fayette, AL 35555
Phone [205] 932-5488
Fax [205] 932-2849

Hillcrest Office
915 Mally Street
Tuscaloosa, AL 35401
Phone [205] 348-2491
Fax [205] 348-2492

Orange Beach Office
24254 Canal Road
Orange Beach, AL 36561
Phone [251] 974-5944
Fax [251] 974-5959

Foley Office
404 South McKenzie Street
Foley, AL 36535
Phone [251] 974-1871
Fax [251] 974-1891

Other Office Locations
Ferguson Center,
UA Campus, Tuscaloosa

Inside Discount Food Mart,
Highway 43 at Mitt Lary Road, Tuscaloosa

www.AlabamaCU.com

June 27, 2005

TO: Member (VISA Cardholder) Addressed
FROM: VISA Card Department

URGENT NOTICE TO MEMBERS

You may have heard in the news about the recent hacker attack directed at CardSystems Solutions, a third-party credit card service provider in Tucson, Arizona. They have currently estimated that as many as 40 million credit card accounts may have been compromised to some degree by this attack. Unfortunately, some Alabama Credit Union VISA card numbers, both credit and debit, were included in this data security breach. Over the next few days, we will be contacting cardholders whose credit and debit card accounts were potentially compromised. While it will be necessary to take certain preventive steps to protect your account in this situation, there is no cause for alarm. We will make every effort to insure your account is protected financially, while maintaining the level of service that you have come to expect from your credit union.

You'll probably find the answers to your questions, below. However, we invite you to phone us at (888) 817-2002 to discuss any special needs or other questions you may have.

FAQ

Q: How will I know if my account has been compromised?

A: Members of our staff will contact you. We will attempt to contact you by telephone, e-mail, or by mail. Remember that Alabama Credit Union employees will never ask your account number, PIN number, or other account information over the phone or by e-mail.

Q: Was this breach the result of some flaw in Alabama Credit Union's security practices?

A: No – not at all. The third-party processor had your card number as a result of transactions you conducted. CardSystems Solutions is not a business partner of Alabama Credit Union.

Q: What happens if my account has been compromised?

A: We will most likely need to block your credit or debit card and re-issue a new card number to you.

Q: Isn't it a bit extreme to cancel my card in this case?

A: We don't think so. We have a duty to protect your account from unauthorized transactions.

Q: How long will it take to get my new card?

A: Credit cards will take 7 – 10 days, and they will be mailed to your home. Debit cards take about the same amount of time to arrive in the mail, but if you are able to stop by our Main office, we can create a new card for you instantly.

Q: What if I can't wait that long?

A: In case of emergency, we can expedite the replacement cards, and usually have them to you in about 48 hours.

Q: Has my identity been compromised? Should I worry about identity theft?

A: Most likely not. The data contained in the database in question was limited to card information. Blocking the card account in question and re-issuing a new number should solve the problem, but it is always a good idea to check your credit report and exercise caution where your identity is concerned. For more information about protecting your identity, click here: <http://server.alabamacu.com/Alabama%20CU%20pages/IDtheft.html#Anchor-Resources-47857> or visit our ID Theft Resource Center at www.AlabamaCU.com

Q: What happens if I have fraudulent transactions on my account?

A: Contact our Card Services Department immediately to dispute any fraudulent transactions. We plan to take action quickly enough to prevent fraudulent transactions from taking place.

To read a statement about this situation from CardSystems Solutions, click here: <http://www.cardsystems.com/news.html>