Card skimmer fraud incident at drive-thru WSECU ATMs
Skimmers acquired debit and credit card data in breach

Nov. 16, 2018, (Olympia, WA) – WSECU recently discovered that criminals placed card skimmers in drive-thru ATMs at locations that include the West Olympia, Lakewood, Martin Way and Tumwater Town Center branches at various dates during October. The credit union has already contacted impacted members who used the ATMs during this time to take action to replace their debit or credit cards.

Skimmers are devices that can extract data that could be used for fraudulent transactions. The devices were inserted after hours and were undetectable from the machine’s exterior. They have since been removed and the credit union has reported the crimes to law enforcement.

The information that may be included in the breach includes cardholder name, card account number, CVV code and PIN. Approximately 2,000 WSECU members used the machines during the event windows. The credit union has contacted members who used the affected ATMs on the dates the skimmers were in place by email, phone and a pending letter. Those members are encouraged to block and replace their WSECU debit or credit card and PIN.

The ATMs were also used by customers of other financial institutions who could be victims of the skimming incident. WSECU has provided Visa ® card information of the affected customers of other financial institutions so that they can take action.

WSECU immediately took steps to increase the security of their ATMs to prevent future similar incidents.

The credit union recommends all consumers monitor their accounts closely and contact their financial institution immediately if any unauthorized activity is discovered. Below is contact information for the major credit bureaus. It is recommend consumers check their credit reports at least annually for discrepancies.
<table>
<thead>
<tr>
<th>Company</th>
<th>Phone Number</th>
<th>Address</th>
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<tbody>
<tr>
<td>Equifax</td>
<td>800-685-1111</td>
<td>P.O. Box 740241</td>
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<td></td>
<td></td>
<td>Atlanta, GA 30374</td>
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<tr>
<td>Experian</td>
<td>888-397-3742</td>
<td>P.O. Box 4500</td>
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<td></td>
<td>Allen, TX 75013</td>
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<tr>
<td>TransUnion</td>
<td>877-322-8228</td>
<td>P.O. Box 2000</td>
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<td></td>
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<td>Chester, PA 19016</td>
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Re: Compromise on your WSECU card ending in <<Last four digits>>

Your WSECU card noted above was included in a group of cards that were compromised at a credit union ATM in October. WSECU recently discovered that criminals placed card skimmers in four drive-thru ATMs at our West Olympia, Lakewood, Martin Way and Tumwater Town Center branches. Our records show that you used one of these ATMs when a skimmer was in place.

Skimmers are devices that can extract data that could be used for fraudulent transactions. The information that may be included in the compromise includes your name, card account number, CVV code and PIN.

You may have already received correspondence from WSECU about this incident by email or phone call. If you have already blocked and replaced your card, there is no further action you need to take. If you have not done so, please call our Contact Center at 800.562.0999 to request a new card. Reminder: If you have recurring payments or charges to your affected card, be sure to provide your new card information to these merchants.

We take this incident very seriously and are working with law enforcement on the case. We are also taking steps to increase the security of our ATMs.

It’s always a good practice to monitor your account closely and contact us immediately if you notice any unauthorized activity. Below is contact information for the major credit bureaus. We recommend members check their credit reports at least annually for discrepancies.

Equifax
800-685-1111
P.O. Box 740241
Atlanta, GA 30374

Experian
888-397-3742
P.O. Box 4500
Allen, TX 75013

TransUnion
877-322-8228
P.O. Box 2000
Chester, PA 19016-2000

We are sorry for the inconvenience and concern this crime may cause. If you have any questions, please feel free to call our Contact Center at the number listed above.

Sincerely,
WSECU