



Important Notice – Recent Data Breach

On August 14, 2014 First Citizens' became aware of an alleged data breach that has been reported to have occurred at the AB Acquisition LLC operated stores. The following entities had their networks compromised: Albertsons stores under Albertson's LLC and ACME Markets, Jewel-Osco, and **Shaw's and Star Markets**. At this time, the alleged breach occurred between June 22, 2014 and July 17, 2014. To date there have not been any cases of actual fraud reported that is associated with this alleged breach.

When a breach is first reported either through traditional news media or from our subscribed service bureaus First Citizens' immediately enact our emergency breach procedures. This begins with a review of our entire debit card database to identify any potentially compromised cards. Once we have isolated the potentially affected cards we immediately review the transactional activity to identify any possible fraudulent activity. If fraud is identified either through our review or from a member report we immediately lock out the compromised cards. In this case, we will send you a notification and we will re-issue you a new card.

If no fraud is identified or reported we will review the details of the breach taking into account size, the type of information believed to be illegally obtained, and the possible impact to our members. We quickly make a determination whether to immediately lock out all involved cards or to keep the cards available for use and re-issue new cards to replace the compromised cards. In the event the details are insufficient to make a thoughtful determination we may choose to simply monitor all card activity for related factors indicating fraudulent activity.

We encourage you to regularly monitor your account and if you suspect anything that may not be legitimate please notify us as soon as possible so we may work with you to correct the situation. Members can easily monitor their accounts with online banking and mobile banking and see real-time transaction posting. If you have any questions or additional concerns, please contact us 800-642-7515 at shawsbreach@firstcitizens.org.