



FEDERAL CREDIT UNION

P.O. Box 736 No. Little Rock, AR 72115
501-374-2190 or 501-373-2190 upfcu.org

Important Notice About Recent Card Activity

Dear UPFCU Members,

I am writing to inform you about a recent event that may have affected your card. Our systems detected what is known as a **BIN attack**, which occurs when fraudsters use automated systems and software to randomly guess card numbers and expiration dates in an attempt to make unauthorized purchases.

No Personal Information Exposed: We want to assure you that no personal identifying information (PII) was compromised. This incident did not involve a data breach, and our systems remain secure.

Our Response: As part of our commitment to protecting your account, we've taken immediate steps to block suspicious activity on affected cards. The security of your account and information are our top priority. We have attempted initial contact with any members affected, but if you see any suspicious activity on your account, please contact us immediately.

Card Replacement Update:

Unfortunately, our in-house card printer experienced a breakdown at the same time, which has delayed the issuance of new cards on site. We are actively working on solutions to get replacement cards to you as quickly as possible. For those who have requested new cards be mailed directly to them, we have placed those orders. We have also ordered a new in-house card printer with rush shipping and as soon as it arrives and can be securely connected, we will begin printing the requested cards.

Alternative Access to Funds:

If you need immediate access to your funds, we are ready to work with you to provide alternative solutions, such as loading funds onto a VISA gift cards without a fee, processing a same day ACH transfer or other alternatives. Please contact us at via phone or text at 501-374-2190, and we'll assist you right away.

Your security and peace of mind are our top priorities, and we appreciate your patience and trust in UP Federal Credit Union.

Thank you.

A handwritten signature in black ink that reads 'Karyn Davis'.

Karyn Davis, President/CEO
UP Federal Credit Union