



Metropolitan District Employees' Credit Union, Inc.

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RETURN SERVICE REQUESTED

Evelyn M. Sirois 274  
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November 1, 2011

Dear Members,

This is the one year anniversary of the last letter we sent out about your ATM/debit card. Ironically, one year later, we have had another serious breach of our ATM system. This one was much more sophisticated and global.

Recently, you may have had your debit card transaction declined due to a "restriction" or "unable to proceed." This was done as a security feature because there was an attempt to use your card for fraudulent purchases. Other members' accounts were used as a conduit for taking funds out of ATMs all over the world.

NO ONE HAS LOST A PENNY in any of these accounts. The credit union has reimbursed all funds and has taken the appropriate steps to investigate.

We want to make you aware that this continues to happen and as banking technology improves so do technology hackers. In the event that your account is hacked into, remember this: We will reimburse you all funds that are fraudulently obtained.\*

So let's be vigilant with our money. I know many of us don't even balance our checking account anymore. We just rely on the internet and / or calling the credit union. There are time constraints on fraudulent transactions so **check your account on a regular basis**. Transactions that are more than 30 days old cannot be disputed and resolved as easy as more recent transactions(if at all).

Keep checking your account. Some huge scams involve a million transactions of under \$20. Many of these scam rings are run just like a big corporation. They can review an attack plan, initiate it and then close up within days.

With that said, **let's be careful**. We're doing all we can here to update our security features and get you the most current information as soon as we get it. It's important for you to know the risks as well as the conveniences that we all share with today's new technology.

Call if you have any questions,

Evelyn M. Sirois, Manager  
860.560.9036, ext 102

\*an affidavit must be filled out and signed before a refund can be obtained. Sometimes there are other requirements as well such as a police report.