



December 8, 2008

MESSAGE TO MEMBERS
Multiple Security Measures In Place To Identify Fraud

In the last few weeks there has been a significant increase in fraudulent activity involving both Credit Cards and Debit Cards nationwide. Cardholders carrying both VISA and MasterCard branded cards have been affected at many credit unions and banks as well. This is not the result of any security breach involving UIECU systems.

Multiple security measures are in place to identify and reduce fraud. Please know that:

- We are committed to protecting member information and financial assets.
- Members are not responsible for losses due to fraudulent transactions on their accounts if reported according to account agreements.
- Daily transaction limits have been established to accommodate most normal cardholder demands, but reduce exposure to fraudulent activity.

Please keep a close watch on your accounts and advise the credit union or other card issuer immediately if there are any transactions you do not recognize. Credit union members can monitor accounts regularly through I-Branch Home Banking. Account alerts can also be set up online to provide notification of transactions or balance thresholds. For additional tips on how you can protect yourself from potential fraud, please visit our website at www.uiecu.org.

In addition to our standard practices, we are continually monitoring accounts for suspicious activity. This heightened security may result in the suspension or delay of some transactions. We apologize for any inconvenience this may cause.

If you experience any unusual activity or difficulty in the use of your card please contact a credit union representative at 217-278-7700 or 877-678-4328.

During this holiday season, please know that your credit union is working diligently to safeguard your financial security. Please visit www.uiecu.org for more information, or contact us at info@uiecu.org with any questions or concerns you may have.

Sincerely,
U of I Employees Credit Union