

Bay Bank Receives Alert from VISA/MasterCard regarding Breach of Debit Cards

To make it clear... **Bay Bank's system HAS NOT BEEN hacked**, nor has any other local Banks' systems. The network intrusion was at the Heartland Payment Systems (a 3rd Party Processor). Heartland processes card payments for restaurants, retailers and other merchants.

Heartland Payment Systems, Inc. Information Breach FAQs

General Information

- It was reported in the news that credit and debit card information had been stolen from Heartland Payment Systems, Inc. What happened at Heartland Payment Systems?
- What can you tell me about Heartland Payment Systems — is there a way I can learn more about this incident?
- Am I at risk for identity theft?
- Were Bay Bank customers affected by this incident?
- Are you reissuing cards to all your customers?
- What if I just want a new card now?
- If my card number is used in a fraudulent manner, am I liable?
- What other cards of mine may be at risk?

General Information

It was reported in the news that credit and debit card information had been stolen from Heartland Payment Systems, Inc. What happened at Heartland Payment Systems?

We were recently notified by Visa[®]/Master Card that Heartland Payment Systems suffered an unauthorized intrusion into its computer systems. That intrusion has resulted in card numbers and other information being stolen from Heartland Payment Systems.

What can you tell me about Heartland Payment Systems — is there a way I can learn more about this incident?

Heartland Payment Systems is a provider of credit and debit card processing services for business that accept credit and debit cards. Bay Bank has no relationship with Heartland Payment Systems but there is the possibility that if you used your Bay Bank MasterCard Debit Card at a merchant that uses Heartland Payment Systems, your card information may have been compromised. Heartland Payment Systems has set up a special Website that you can visit at www.2008breach.com. Heartland Payment Systems also has further FAQs posted on their Website.

Am I at risk for identity theft?

According to Heartland Payment Systems, as noted on their Website, no cardholder social security numbers, addresses or telephone numbers were involved in the breach. Usually a social security number is a critical piece of information needed to commit identity theft. If you want more information about identity theft, please call any Bay Bank branch.

Were Bay Bank customers affected by this incident?

Yes. Bay Bank has received information indicating that there are Bay Bank cards that could be impacted by the breach. Bay Bank is still determining the number of cards impacted.

Are you reissuing cards to all your customers?

We are in the process of reviewing this entire matter and determining the potential for fraud exposure. We are currently closing all potentially affected cards and reissuing new cards. We are calling all affected customers.

What if I just want a new card now?

As always, we can close your card immediately upon your request and reissue you a new card if you desire. Please contact us at any Bay Bank office.

If my card number is used in a fraudulent manner, am I liable?

You are protected under MasterCard's Zero Liability Policy and under federal regulations from unauthorized purchases made when your card is used without your authorization. You must, however, review your statements or online transaction activity and promptly call us immediately at 251-653-0973 if you think an unauthorized purchase has been made on your account.

What other cards of mine may be at risk?

Heartland Payment Systems has notified all of the major credit card companies and debit card issuers of this breach. The types of Bay Bank cards potentially involved would be your MasterCard Debit Cards.