

Information Regarding Visa Card Compromise (1/19/07)

ESL Federal Credit Union has recently been notified by VISA® USA that a number of Visa® accounts may have been compromised as result of a security breach at TJX Companies, Inc., which owns T.J. Maxx, Marshalls, A.J. Wright, HomeGoods and Bob's Stores.

Through VISA® we have identified approximately 21,000 ESL Visa® credit and debit accounts that have been affected by this incident. ESL is in the process of notifying the affected members and will re-issue new cards to them as quickly as possible.

Members can be confident that you may continue to use your Visa® credit and debit cards until you receive and activate your new card. ESL has on-going security measures in place to monitor for fraudulent activity. We do however; suggest that you continue to carefully monitor all transactions and report any suspicious activity to ESL by calling (585) 336-1000 or (800) 848-2265.

It is also important to note that in the rare event fraud does occur, as an ESL Visa® cardholder you are protected with the Visa® Zero Liability policy, which means you pay nothing for unauthorized purchases on you account.