



## **ATM Skimming Incident**

Service 1 Federal Credit Union values its members and customers, and fully understands that the privacy of personal information is of the utmost importance. It is for this reason that, as a precautionary measure, we are posting this website notification to let you know about a recent ATM skimming incident.

We recently discovered that in April 2019 skimming devices capable of capturing information from cards as they were swiped, were placed on two ATMs located at our Muskegon, Michigan branches. One device was placed on the ATM located at 1075 E. Sherman Boulevard from 1:56 a.m. on April 10, 2019 until 12:31 a.m. on April 21, 2019. The second device was placed on the ATM located at 1625 Eastwind Drive from 12:08 a.m. on April 11, 2019 until 1:08 a.m. on April 22, 2019. Upon discovering the situation, we immediately alerted local law enforcement, began an internal investigation, and confirmed the removal of the skimming devices from the ATMs. We have also contacted the FBI.

This incident affected only debit card transactions at the ATM locations during the specific timeframes listed above.

The skimming devices are believed to have acquired the following personal information stored on the affected debit cards: cardholders' names, card numbers, expiration dates and personal identification numbers (PIN). The skimming devices did not acquire any Social Security numbers, driver's license numbers, addresses, phone numbers or any other financial information. Service 1 Federal Credit Union's core banking systems were not compromised or impacted as a result of this incident.

On June 7, 2019, Service 1 Federal Credit Union began contacting its affected members to notify them of the incident. We have issued new cards to those members who have been impacted by this incident. Members who experience losses due to fraudulent transactions as a result of this incident will have their funds fully restored.

We want to assure you that we take this incident very seriously, and have already begun taking measures to help prevent this type of incident from occurring in the future, including working with our ATM manufacturer to further secure the involved ATMs.

As a general precaution, we recommend that individuals remain vigilant in protecting against potential fraud and/or identity theft by, among other things, reviewing their account statements and credit reports closely. The Federal Trade Commission has additional information about steps you can take to avoid identity theft. To access these tips please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338).

If you believe that there is suspicious activity on your account, please contact Service 1 Federal Credit Union, or the financial institution responsible for such account. Please also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities.

Individuals who believe that they may have been impacted by this incident and have questions regarding this incident may call 1-855-579-3697 from 9 a.m. to 6:30 p.m. Eastern Time.