



Strata Bank

Important Information for all Strata Bank Visa Check Card Customers **March 18, 2008**

Visa USA has recently informed us of a large-scale compromise involving account data at a local retail merchant affecting all debit and credit card brands, including Strata Bank's Visa Check Cards.

While the full extent of the breach is not yet clear, it may be possible that many card accounts across all major brands were affected. Although certain account data may have been exposed in this incident, it does not necessarily mean that data related to your Strata Bank account was taken or that fraud has occurred on your account. Please be assured that we are actively monitoring the activity on your Visa Check Card account to protect you from fraud. You will be contacted if you need to take any action.

As always, we strongly encourage you to monitor your accounts via Strata Online Internet banking at www.stratabank.com and double-check your monthly Strata Bank statements. Please call us immediately if you see any suspicious activity. You can reach us during business hours by contacting a Personal Banker at **1-888-5-STRATA** (1-888-578-7282) or visiting your local branch office.

It's also important to note that, in the rare event fraud does occur, as a Strata Bank Visa Check Card cardholder you are protected with Visa's Zero Liability* policy, which means you pay nothing for unauthorized purchases on your account.

Strata Bank takes our obligation to protect the security and privacy of our customers very seriously. If you have any questions or concerns, please do not hesitate to give us a call at 1-888-5-STRATA.

*Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of any unauthorized use. Consult your Strata Bank Electronic Funds Availability Disclosure for additional details or visit www.visa.com/security.