



"Partners In Retail Growth And Success"

URM WEBSITE POSTING

A letter from Ray Sprinkle, CEO – November 18, 2013:

URM provides top-quality products and services to many independent grocery retailers throughout the Northwest. As a service to our member-owners, we provide access to a computer network for the purpose of processing debit card and credit card transactions.

Recently, we learned that some URM member-owner locations have been identified as “common points of purchase” (“CPP”) by credit and debit card issuers. The purpose of a CPP notification is to alert a merchant that a card number used at that merchant’s store was subsequently used in a fraudulent transaction. If two customers each make legitimate purchases at a grocery store and then each customer’s card number is used in subsequent fraudulent transactions, the grocery store may be classified as a CPP. A store’s classification as a CPP does not mean that its data systems have been compromised. Identification of CPPs, however, is an important tool in narrowing the search for security breaches.

Upon learning of the CPP notifications, we immediately began an investigation of our data systems. The investigation is ongoing. We are working with member-owners, forensic investigators, bankcard associations, transaction processors and law enforcement officials in an effort to determine whether there has been any unauthorized disclosure of payment card information. At this time, we cannot confirm any unauthorized disclosures. Out of an abundance of caution, in the absence of conclusive evidence that any card numbers have been compromised, we are informing you of our investigation.

We encourage individuals to review and monitor bank and credit card statements for evidence of unauthorized transactions and report any suspected fraud or possible identity theft incidents to their banks/credit card companies. Please note that credit cardholders are not held responsible for fraudulent charges made by unauthorized parties, but only if those charges are promptly reported to the card issuer.

URM and its member-owners take the privacy of customer information very seriously. We will provide updates as they become available at www.urmstores.com.