

## Understanding Card Data Compromises

A data compromise occurs when there is a theft of debit or credit card information. These compromises typically occur when unauthorized access is gained to a system where debit or credit card information is stored (typically at a merchant or a third-party payment processor), or where a card is read (ATM, gas pumps, point-of-sale terminal, etc.).

Busey is not notified of compromises to Busey-branded *credit cards*. Elan Financial Services will notify customers of compromises related to their Busey-branded credit card, and will work with customers for credit card replacement or other recovery efforts.

Busey is notified of debit card compromises by Mastercard, law enforcement or a third-party monitoring company. Many times the name of the merchant or processor that experienced the compromise is not provided to the bank, so we are unable to provide that information to our customers.

### **What Busey may do in the event of a debit card data compromise:**

We understand learning your card information may have been compromised can be alarming and we want to do everything we can to protect you and the bank. If the bank is notified of a card data compromise we may:

- Replace your debit card with a new one. You will receive a letter indicating a new card has been ordered and is being sent to you.
- Temporarily lower limits at certain types of merchants for signature based transactions. PIN based transactions would still be allowed at the normal limits.
- Temporarily restrict or block signature based transactions at certain types of merchants or geographical areas. PIN based transactions would typically still be allowed during the period when signature based transactions are restricted or blocked.
- Temporarily restrict or block all transactions at certain types of merchants or in specific geographic areas.



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