

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

An eNFACT Case was generated for the cardholder below:

Transaction 1 Information:

A charge on 10/23/2011 in the amount of \$438.09 in ITALY  
Transaction Score: 981

Transaction 2 Information:

A charge on 10/23/2011 in the amount of \$513.14 in ITALY  
Transaction Score: 918

Transaction 3 Information:

A charge on 10/22/2011 in the amount of \$0.02 at O RANCH  
Transaction Score: 37

The eNFACT Case is generated when a suspect transaction is detected. If this transaction was not initiated by you as the credit card holder please follow the steps as shown at : <http://www.efactnotify.com/>

Please be sure to complete the Case Resolution Notification (CRN) Form at (<http://www.efactnotify.com/>) . If you have any questions, or would like additional information pertaining to this eNFACT Case, please contact the Card Processing Center at 800-262-2024.