




# stop the data breaches

**When your Credit Union discovers a data breach at retailers like Target or Home Depot, we take action immediately to protect members like you.** And, in many cases we can't even tell you which merchant caused the breach even though we are working to protect your account from the fraud.

**If you're like most people, you probably assume that merchants are responsible since their security failures caused the theft of your data.** Unfortunately, that's not how it works.



**Credit unions like yours bear the costs of a data breach, even though we (and members like you) had nothing to do with it.**

**Right now, merchants can shift most of the costs of their data breaches to others.** There is no incentive for them to increase their data security. That's wrong for consumers and it's bad for our economy. It's up to us to take action to change things. Please consider lending your voice to this important effort.

**PLEASE GO TO [WWW.STOPTHEDATABREACHES.COM](http://WWW.STOPTHEDATABREACHES.COM) AND TAKE ACTION TODAY!**

# **Tell Congress to** stop *the* breaches **and Protect Consumers!**



**1**

**Hold merchants accountable for their data breaches**

**2**

**Require merchants reimburse credit unions for the costs they incur for data breaches.**

**3**

**Allow credit unions to tell their members the name of a merchant causing the data breach.**

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