

January 26, 2009

Dear Customer,

We have been notified of an incident involving a data breach with Heartland Payment Systems Inc., a credit card, debit card and payment solutions company for more than 250,000 business locations nationwide. Their systems were breached during 2008, estimated time frame of May 2008 to November 2008.

Should VISA determine and notify us of any compromised personal information regarding your debit card, we will immediately take action to notify you, cancel the affected card and reissue a new card.

We would like to use this opportunity to remind you to remain vigilant in monitoring the activity on your account(s) along with the following tips for protecting your information:

- Review your accounts regularly. If you have not already signed up for online banking, we highly encourage you to take advantage of this great service provided at no cost to you.
- Order copies of your credit report once a year to ensure accuracy. Visit www.annualcreditreport.com to order your free report.
- Do not give out your social security number or other personal information about yourself to anyone who calls you.
- Cross cut shred receipts, bank statements, unused credit card offers and any correspondence containing personal information before throwing them away.
- Watch for missing mail- a thief may steal your mail and file a change of address form with the credit card company or U.S. Postal Service.
- Protect your PIN numbers and passwords, and change them frequently.
- Immediately report suspected theft or fraud to your bank (operations@wvnb.net or call 623-536-9862), your credit card companies, and the fraud units of the three credit reporting agencies, Trans Union (800) 680-7289, Experian (888) 397-3742 and Equifax (800) 525-6285. You may also contact the FTC's ID Theft Consumer Response Center toll free at (877) IDTHEFT.

Again, please do not hesitate to contact us with any questions or concerns.

Sincerely,

Karen S. Hart
Chief Financial Officer