



February 26, 2007

CONSUMER PROTECTION DIVISION
RECEIVED
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Office of the Maine Attorney General
Consumer Protection Division
6 State House Station
Augusta, Maine 04333

OFFICE OF ATTORNEY GENERAL

Re: Notice Regarding Disclosure of Security Breach to Maine Residents

Dear Madam or Sir:

In accordance with 10 M.R.S. § 1348, attached is a copy of the notice Tower Federal Credit Union mailed to its members to provide information concerning the recently disclosed security breach at the TJX Companies Inc, which resulted in the compromise of personal information about Tower members who made purchases at TJX establishments using a MasterCard credit or debit card, including Maine residents.

Should you have any questions, please contact me.

Sincerely,

A handwritten signature in cursive script that reads 'Nadine Kopkowski'.

Nadine Kopkowski
Manager, Product Management
Tower Federal Credit Union
7901 Sandy Spring Road
Laurel, MD 20707

301-497-7000 x7049



February 5, 2007

Mr. John Q. Sample
655 North Horners Lane
Rockville, MD 20850-1285



Re: Tower Credit Card ending in 4880
Tower Debit Card ending in 5623

Dear John Sample:

As you may be aware, The TJX Companies, Inc., owner of clothing chain stores such as T. J. Maxx, Marshalls and HomeGoods, recently announced a large-scale security breach of its computer systems that store customer transaction data. Media reports indicate the data breach includes credit and debit card account information from millions of card transactions, which were processed at TJX stores as far back as 2003.

Unfortunately, Tower has received notification from MasterCard International that your credit and debit card information may have been compromised in this data breach. The compromised information may include your name, card account numbers and expiration dates.

We would like you to know that in cases of large-scale breaches of financial information, normally, only a small percentage of compromised accounts experience actual fraudulent activity. To date, we have not identified any fraudulent use of Tower members' cards as a result of the TJX data breach. We will continue to monitor any further developments and are prepared to take any action necessary to protect your accounts.

It is very important for you to review your recent credit and debit card account statements now, and over the next 12 to 24 months, for any signs of suspicious activity or unauthorized use of your cards. If you suspect any unusual or fraudulent card activity, please call the Member Service Center immediately at 301-497-7000 or 800-787-8328. We will block your accounts and issue you new credit and debit cards. As always, you are protected by MasterCard's Zero Liability policy, and you are not liable for any unauthorized purchases or misuse of your cards. If you wish to have your cards canceled and new ones reissued now, please call the Member Service Center.

If at any time you suspect you may be a victim of fraud or identify theft, you may place a fraud alert on your credit file with one of the three major credit-reporting agencies. A fraud alert will require any company or creditor to contact you to authorize any new accounts or loans.

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