November 21, 2013

Dear Valued Guest:

We are a member of URM Stores, Inc. As announced by URM on November 18, URM is currently working with retailers, forensic investigators, bank card companies, transaction processors and law enforcement officials in an ongoing investigation of suspected credit card fraud.

Credit and debt card transactions pass through our computer system, to URM's switches and routers, and then ultimately to processors and the payment card companies. When URM was informed that customers in its service area had experienced incidences of credit card fraud, it immediately commenced an investigation.

The investigation began after some stores operated by URM members were identified as "common points of purchase" – meaning that at least two customers experienced payment card fraud after shopping at a store. At this time, no unauthorized disclosures of payment card information have been confirmed. The investigation, however, is ongoing.

Cardholders are not responsible for fraudulent charges, if unauthorized transactions are timely reported. We encourage you to review and monitor your payment card transactions and report any suspected fraud or identity theft to your bank and credit card companies immediately.

Sadly, credit card fraud is occurring more frequently in today's interconnected world. Although more prevalent, each instance of fraud remains a very serious issue. We want to assure you that the privacy of your card information is of the utmost importance to us.

We will continue to provide updates regarding the investigation as new information is available. Information will be made available at URM's website: www.urmstores.com.