



"Partners In Retail Growth And Success"

January 30, 2014

## URM STORES ACTS TO NOTIFY AND PROTECT CUSTOMERS

Spokane, WA – On November 25, 2013, URM Stores announced that we had found signs of a criminal cyber attack against our payment processing system. The attack was similar to attacks reported by other grocery stores and retailers. In response, we immediately engaged a leading computer security firm to investigate and notices were posted in every store and on our website. We blocked the attack and implemented enhanced security measures to make our systems more secure. We have continued to work with law enforcement to apprehend those responsible for the attack.

Now that our investigation is coming to a close, we now know which stores were affected by the attack and that the incident was limited to credit and debit card transactions made in those stores during time periods that range from September 1, 2013 – November 24, 2013. A list of the stores affected and the specific time frame for each store can be found below and at [www.urmstores.com](http://www.urmstores.com) under the "Credit/Debit Card Announcements" link. Only transactions at stores on the list during the defined time period were affected.

For most of the transactions, we believe that the attacker could only access "track 2" data—information on the card's magnetic stripe that contains only the card account number, expiration date, and card verification number. For a small number of transactions, the attacker may have had access to "track 1" data, which contains the same data as track 2 plus the cardholder's name. No customer addresses, phone numbers or Social Security numbers were compromised in this incident (we do not even collect Social Security numbers).

As our investigation closes, we do not have sufficient information to identify which specific cards or data track from the cards were actually taken. We will be sending a letter or e-mail message to a small group of individuals where we believe track 1 data from their card was at risk and a member store could match the card holders name to a mailing or e-mail address on file. If you used a payment card during the time frame listed for an affected store, you should review the additional information below on ways to protect yourself.

If you see a fraudulent charge on your card, please immediately contact the bank that issued your card. Major credit card companies have "zero liability" policies that guarantee cardholders will not be responsible for fraudulent charges. Please be on the lookout and review your account statements for any unauthorized activity.

We are sorry for any inconvenience this may cause. Keeping customer information secure is a top priority at URM and our member stores, and we will continue to work to make our network more secure. A dedicated call center remains open for customers who have questions. Customers may call 877-237-7408, Monday-Friday, 9 am – 7 pm PT and 10 am – 2 pm on Saturday.

Sincerely,

A handwritten signature in dark ink, appearing to read "Ray Sprinkle".

Ray Sprinkle  
CEO, URM Stores, Inc.

## FREQUENTLY ASKED QUESTIONS

1. **Is it safe to use my card at all URM member stores?** Yes. It is safe to use your payment cards (credit, debit, EBT and gift cards) in all member stores.
2. **What can I do if my card might be affected?** Be sure to monitor your account for any unauthorized charges. If you suspect that payment card may have been compromised, you should immediately contact the bank that issued the card. Major credit card companies have "zero liability" policies that guarantee cardholders will not be responsible for fraudulent charges. The phone number for the bank that issued your card is usually on the back of the card.
3. **How do I know if my card was affected?** While URM doesn't know for certain what cards were stolen, we continue to work with the security firm and our payment processor to identify, for the card companies, those cards that were used during the time frame when stores may have been affected by this attack. As this occurs, card companies can send alerts to the companies that issued those cards. Those companies can then conduct enhanced monitoring or cancel and reissue the cards to protect their cardholders.
4. **Why did the investigation take this amount of time to complete?** Forensic investigations involve detailed analysis of digital evidence that takes time – a cyber-attack is not like a bank robbery where you know immediately when it occurred and what was taken. From the outset, URM has provided reliable facts and useful information as it became available. URM was informed on October 31 that one bank had identified fraudulent charges appearing on cards that had previously been used at a few member stores for valid purchases. It immediately began to investigate but did not find any signs of an attack. After additional stores were identified where fraudulent charges appeared on cards that had been used in those stores, URM immediately hired one of the leading payment card industry forensic investigation firms to inspect its payment processing system. After the forensic investigation firm found the first signs of an attack, URM devoted all of its efforts to blocking the attack from continuing. While working to block the attack, URM recommended to all member stores and their customers to use cash, checks or the stand beside, dial-up payment machines that were not affected by the attack.
5. **I experienced fraud on a card after you reported that the attack was blocked? Why?** Although we announced that the attack was blocked from continuing on December 2, and we see no evidence that any card used after November 24, 2013 was taken, any card used at a store listed below during the at risk time frame (except separate stand-beside transactions) could have been accessed and may still be used to make fraudulent purchases. So even though we blocked the attack from continuing, any card that was used through the register during the attack and has not been replaced since November 25 could still experience fraud. Groups that steal payment cards from merchants sometimes wait to sell or use the stolen cards. Be sure to monitor your account or proactively contact the bank, credit union, or other financial institution that issued your card. (The phone number to call is usually on the back of the card). **Cards used through a separate stand-beside or dial-up system from November 25 - December 2 were not affected.**



6. **What personal information may have been affected?** URM believes that data that is being targeted is "track data" - data contained in the magnetic stripe on the back of credit and debit cards. This information is typically used to make counterfeit cards.

### **INFORMATION ON WAYS TO PROTECT YOURSELF**

We recommend that you remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740256, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-525-6258  
Experian, PO Box 9554, Allen, TX, 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742  
Transunion, PO Box 6790, Fullerton, CA 92834, [www.transunion.com](http://www.transunion.com), 1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov](http://www.ftc.gov)  
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

### **LIST OF AFFECTED STORES ON FOLLOWING PAGE**

## STORES LISTED ALPHABETICAL BY STATE &amp; CITY

STATE	CITY	STORE NAME	ADDRESS	DATES POTENTIALLY AFFECTED	
				START DATE	END DATE
IDAHO	COEUR D' ALENE	SUPER 1 FOODS COUER D' ALENE	305 W KATHLEEN AVE	9/1/2013	11/24/2013
IDAHO	DEARY	WHITE PINE FOODS	402 2ND AVENUE	9/2/2013	9/2/2013
IDAHO	GRANGEVILLE	ASKER'S HARVEST FOODS	415 W MAIN ST	9/1/2013	11/24/2013
IDAHO	HAYDEN	HAYDEN SUPER 1 FOODS	240 W. HAYDEN	9/1/2013	9/12/2013
IDAHO	KAMIAH	CLONINGER'S HARVEST FOODS	508 THIRD STREET	9/1/2013	11/24/2013
IDAHO	KELLOGG	STEIN'S MARKET #1	207 W CAMERON	9/1/2013	11/24/2013
IDAHO	KELLOGG	YOKE'S FRESH MARKET #5 Kellogg	117 N. HILL STREET	9/1/2013	11/24/2013
IDAHO	KENDRICK	PHIL'S FAMILY FOODS	507 E MAIN ST	9/1/2013	11/24/2013
IDAHO	KOOSKIA	CLEARWATER VALLEY HARVEST FOODS	13 N. MAIN STREET	9/1/2013	11/24/2013
IDAHO	LAPWAI	VALLEY LAPWAL FOODS	204 N HIGHWAY 95	9/1/2013	11/24/2013
IDAHO	LEWISTON	A & B FOODS #1	456 THAIN RD	9/1/2013	11/24/2013
IDAHO	LEWISTON	A & B FOODS #2	1234 8TH ST.	9/1/2013	11/24/2013
IDAHO	OROFINO	BARNEYS HARVEST FOODS #4	13030 HIGHWAY #12	9/1/2013	11/24/2013
IDAHO	OSBURN	STEIN'S MARKET #2	712 E MULLAN	9/1/2013	11/24/2013
IDAHO	PINEHURST	BARNEY'S HARVEST FOODS #3	N. 117 DIVISION ST	9/1/2013	11/24/2013
IDAHO	POST FALLS	POST FALLS SUPER 1 FOODS	805 E. POLSTON	9/1/2013	11/24/2013
IDAHO	POTLATCH	FLOYD'S HARVEST FOODS	150 S E SIXTH	9/1/2013	11/24/2013
IDAHO	PRIEST RIVER	MITCHELL'S HARVEST FOODS	5573 HWY 2	9/1/2013	11/24/2013
IDAHO	RATHDRUM	RATHDRUM SUPER 1 FOODS	15837 N. WESTWOOD DRIVE	9/1/2013	10/26/2013
IDAHO	RIGGINS	RIGGINS FAMILY FOODS	104 N. MAIN	9/1/2013	11/24/2013
IDAHO	SANDPOINT	YOKE'S FRESH MARKET #4 - Sandpoint	212 BONNER MALL WAY	9/1/2013	11/24/2013
IDAHO	SPIRIT LAKE	MILLER'S HARVEST FOODS	31964 N FIFTH AVE	9/1/2013	11/24/2013
IDAHO	ST. MARIES	ST. MARIES HARVEST FOODS	200 N. DIAMOND DR.	9/1/2013	11/24/2013
IDAHO	WALLACE	FOOD CENTER HARVEST FOODS	806 BANK STREET	9/1/2013	11/24/2013
MONTANA	COLUMBIA FALLS	COLUMBIA FALLS SUPER 1 FOODS	2100 9TH STREET WEST	9/1/2013	11/24/2013
MONTANA	EUREKA	STEIN'S MARKET #4	33 KAYLIN LANE	9/1/2013	11/24/2013
MONTANA	KALISPELL	KALISPELL SUPER 1 FOODS	1346 US HIGHWAY 2 E	9/1/2013	11/24/2013
MONTANA	LAKESIDE	BLACKTAIL GROCERY	105 STONER LOOP	9/1/2013	11/24/2013
MONTANA	LOLO	LOLO HARVEST FOODS	HIGHWAY 93 LOLO SHOPPING CTR	9/1/2013	11/24/2013
MONTANA	MISSOULA	PATTEE CREEK MARKET	704 SW HIGGINS	9/1/2013	11/24/2013
MONTANA	PABLO	PABLO FAMILY FOODS	34 7TH STREET N.	9/1/2013	11/24/2013
MONTANA	PLAINS	MCGOWAN GROCERY	116 E RAILROAD	9/2/2013	9/2/2013
MONTANA	ST REGIS	STANG'S FOOD CENTER	5 EAST HIGHWAY 10	9/1/2013	11/24/2013
MONTANA	STEVENSVILLE	STEVENSVILLE SUPER 1 FOODS	39 STEVENSVILLE CUTOFF	9/1/2013	11/24/2013
MONTANA	SUPERIOR	CASTLE'S FAMILY FOODS	302 RIVER ST	9/1/2013	11/24/2013
MONTANA	THOMPSON FALLS	SANDERS COUNTY HARVEST FOODS	2006 E. MAIN	9/1/2013	11/24/2013
MONTANA	TROY	STEIN'S MARKET #5	607 E MISSOULA	9/1/2013	11/24/2013
MONTANA	WHITEFISH	SUPER 1 FOODS WHITEFISH	6475 U.S. HIGHWAY 93 S	9/1/2013	11/24/2013

(Continued on next page)

## STORES LISTED ALPHABETICAL BY STATE &amp; CITY

STATE	CITY	STORE NAME	ADDRESS	DATES POTENTIALLY AFFECTED	
				START DATE	END DATE
OREGON	ENTERPRISE	THE DOLLAR STRETCHER	604 SOUTH RIVER ST.	9/1/2013	11/24/2013
OREGON	HEPPNER	HEPPNER FAMILY FOODS	238 N MAIN ST	9/1/2013	11/24/2013
OREGON	JOSEPH	MT. JOSEPH FAMILY FOODS	208 N. MAIN STREET	9/1/2013	11/24/2013
OREGON	UMATILLA	COLUMBIA HARVEST FOODS	1411 6TH ST	9/1/2013	11/24/2013
WASHINGTON	AIRWAY HEIGHTS	YOKE'S FRESH MARKET #8 - Airway	12825 W SUNSET HWY	9/1/2013	11/24/2013
WASHINGTON	CHENEY	MITCHELL'S CHENEY HARVEST FOODS	116 WEST 1ST STREET	9/1/2013	11/24/2013
WASHINGTON	CLARKSTON	RICK'S FAMILY FOODS	1401 13TH STREET	9/1/2013	11/24/2013
WASHINGTON	COULEE DAM	HARVEST FOODS #5307 Coulee Dam	304 MEAD WAY	9/1/2013	11/24/2013
WASHINGTON	COWICHE	COWICHE HARVEST FOODS	16850 SUMMITVIEW ROAD	9/1/2013	10/26/2013
WASHINGTON	DAVENPORT	DAVENPORT FAMILY FOODS	516 MORGAN	9/1/2013	11/24/2013
WASHINGTON	DEER PARK	YOKE'S FRESH MARKET #7 - Deer Park	810 S. MAIN STREET	9/1/2013	9/11/2013
WASHINGTON	KENNEWICK	YOKE'S FRESH MARKET #13 - Kennewick	1410 W 27TH AVE	9/1/2013	11/24/2013
WASHINGTON	MEAD	YOKE'S FRESH MARKET #10 - Mead	14202 N. MARKET ST.	9/1/2013	11/24/2013
WASHINGTON	MEDICAL LAKE	DENNYS HARVEST FOODS	215 E STATE RD 902	9/1/2013	11/24/2013
WASHINGTON	NINE MILE FALLS	SUNCREST SUPERMARKET	5978 HIGHWAY 291	9/1/2013	11/24/2013
WASHINGTON	ODESSA	ODESSA FOODS	112 WEST FIRST	9/1/2013	9/2/2013
WASHINGTON	OKANOGAN	CASO'S COUNTRY FOODS	2406 ELMWAY	9/1/2013	11/24/2013
WASHINGTON	OMAK	GENE'S HARVEST FOODS	22 WEST APPLE	9/1/2013	11/24/2013
WASHINGTON	OROVILLE	FRONTIER FOODS CORPORATI	PO BOX 2088	9/1/2013	11/24/2013
WASHINGTON	PASCO	YOKE'S FRESH MARKET #12 - Pasco	4905 ROAD 68	9/1/2013	11/24/2013
WASHINGTON	QUINCY	AKINS HARVEST FOODS	106 F STREET SW	9/1/2013	11/24/2013
WASHINGTON	REPUBLIC	ANDERSONS GROCERY	711 S. CLARK	9/1/2013	11/24/2013
WASHINGTON	RITZVILLE	RITZVILLE HARVEST FOODS	610 W FIRST AVE	9/1/2013	11/24/2013
WASHINGTON	SOAP LAKE	JOHN'S FOOD STORE	115 DAISY ST	9/1/2013	11/24/2013
WASHINGTON	SPOKANE	YOKE'S FRESH MARKET #3 - Foothills	210 N. FOOTHILL DR.	9/1/2013	11/24/2013
WASHINGTON	SPOKANE VALLEY	BARNEY'S HARVEST FOODS #7	11205 DISHMAN-MICA RD	9/1/2013	11/24/2013
WASHINGTON	SPOKANE VALLEY	YOKE'S FRESH MARKET #11 - Argonne	9329 E MONTGOMERY	9/1/2013	11/24/2013
WASHINGTON	SPOKANE VALLEY	TRENT HARVEST FOODS	14515 E TRENT	9/1/2013	11/24/2013
WASHINGTON	TONASKET	GRANT'S FAMILY FOODS	18 W. FOURTH	9/1/2013	11/24/2013

(End of store list)