

# **Exhibit A**

**Date:** November 25, 2015  
**Bulletin:** 20151125.01  
**From:** North American Retail Payments  
**To:** EFT Services – Norcross Clients  
**Subject:** IMPORTANT NOTICE – Home Depot Settles with MasterCard – DEC. 7 ACTION DATE

MasterCard® and Home Depot® recently entered into a Settlement Agreement with regard to the 2014 Home Depot Intrusion (MasterCard Alert Series [ADC 3868-14](#), [ADC3869-US-14](#), [ADC 3870-14](#), [ADC 3871-14](#), [ADC 3872-14](#), and [ADC 3870-CAN-14](#)).

**This time-sensitive offer gives each eligible Issuer the option of electing to receive an Alternative Recovery Offer (ARO) in lieu of any other recovery to which the Issuer might be entitled.**

The settlement will become effective if, among other things, eligible Issuers submit to MasterCard fully-executed acceptances together with their sponsored Issuers and 65% of all qualified accounts accept the settlement. Eligible Issuers that accept an ARO will be notified if and when the settlement contingency has been met or waived.



You are receiving this communication because your BIN contains accounts affected by the Home Depot Intrusion. If you participate in a shared BIN, your individual institution may not be impacted. Refer to the MasterCard Alert Series referenced above to determine your institution's affected accounts and if the below action is necessary.

### **ACTION REQUIRED BY December 7, 2015**

You are receiving this notice because you are an FIS sponsored MasterCard Issuer. **FIS will accept the ARO for MasterCard Issuers unless we receive the attached opt-out form signed by an authorized signer by December 7, 2015. Please e-mail completed opt-out forms to [compromised.cards@fisglobal.com](mailto:compromised.cards@fisglobal.com).**

**If the Settlement Agreement is consummated, any issuer that accepts the ARO will:**

- Give up its and its accepting sponsored issuers' rights to obtain any other recoveries based on the Home Depot intrusion under the MasterCard standards, which recoveries theoretically could exceed the eligible issuer's ARO.
- Give up its and its accepting sponsored issuers' rights to participate in, or recover amounts in, the putative financial institution class actions described above or any other litigation or proceeding relative to the Home Depot intrusion.

Additional communication related to disbursement of settlement funds will be provided at a later date, assuming the 65% participation threshold is met and the settlement takes effect. If the 65% threshold is not met, FIS will contact you with next steps.

### **Questions?**

If you have any questions about this communication, please call Client Relations at **770.209.8700, Option 7**, or e-mail [FIS.ICPT.EFT.CustomerService@fisglobal.com](mailto:FIS.ICPT.EFT.CustomerService@fisglobal.com).

# Opt Out Form

## Home Depot Settlement with MasterCard

*Please e-mail completed forms to [compromised.cards@fisglobal.com](mailto:compromised.cards@fisglobal.com) by Dec. 7, 2015.*

Institution/Bank Name: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Please provide ONE of the following identifiers:

Corp ID \_\_\_\_\_

AIMs Bank \_\_\_\_\_

EFT # \_\_\_\_\_

Entity ID \_\_\_\_\_

FDIC # \_\_\_\_\_

NCUA # \_\_\_\_\_

The undersigned officer certifies that they have read and fully understand the risk outlined in the Settlement Agreement by and between Home Depot® and MasterCard®. Further, they desire to opt-out of said settlement, and will abide by the resolution of their claims by MasterCard.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Officer Title: \_\_\_\_\_

Date: \_\_\_\_\_

*Please e-mail completed forms to [compromised.cards@fisglobal.com](mailto:compromised.cards@fisglobal.com) by Dec. 7, 2015.*

