



12837 US Highway 68 • Kenton, Ohio 43326 • Phone (419) 674-4998 • Fax (419) 675-1730

Quest Federal Credit Union Member/Owners,

Hello, this is Matt Jennings, CEO of Quest Federal Credit Union. I'd like to share with you some details regarding the events of this past weekend. In this communication, I would like to outline what did happen, what didn't happen, and what we plan to do should this occur again.

What happened?

On Friday Oct. 13th, around 4:30pm, our card processor, FIS begin experiencing difficulties at their St. Pete, FL data and processing center. Quest FCU contracts with FIS to handle credit, debit, and ATM services; including card origination, processing, and authorization services. FIS experienced issues from around 4:30pm Friday through the night, until 12:55am on Saturday morning. During this time, debit and ATM card services were impacted for all Quest FCU members. Card transactions at merchants and ATMs (Quest FCU maintained and others) were denied, despite our members having good funds. In addition to the card transactions being declined, the transactions were also posted in error, resulting in a deduction of funds from member accounts, without the merchant or member receiving funds or member receiving cash from the ATM.

We received official communication from FIS on Saturday morning stating that the issue(s) on their end had been resolved. However, around 2:30pm on Saturday afternoon the issues at FIS occurred again and lasted until approximately 5:00pm. The nature of the problem during this time was identical to what occurred on Friday night. From 5:00pm Saturday through the remainder of the weekend, FIS was stable.

What didn't happen?

I want to assure you that this was not a data security incident or data breach of the Quest Federal Credit Union banking systems. Your account information and funds are protected and are fully intact. This was solely a failure to correctly authorize card transactions as a result of a hardware or software failure at FIS.



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What should you do as a member/owner?

If you were affected in anyway, denied debit, credit or ATM transaction, please contact our Member Service Team so we can insure that your account has been fully adjusted and corrected accordingly. Typically, this is a self-correction by the card processor but we want to be absolutely positive that we have everyone taken care of and funds fully restored. There will be no fees charged for NSF if you were affected and the “declined transaction” caused an overdraft or NSF on your account. **We can be reached by calling 1-800-333-9571 or if easier, feel free to message us on Facebook and we will respond. Please DO NOT include membership number(s) on Facebook communications.**

What are our plans going forward?

First, we will be asking difficult questions of FIS to better understand what went wrong, what they plan to do to resolve, and we will evaluate our contract with them as this may represent a larger issue and this is obviously not something we can sustain or would ask our members to endure.

Second, we will be reviewing and planning for contingencies in the future that may include us staying open later on Fridays and/or possibly open on Saturdays until we can be assured that FIS has their issues worked out.

Finally, stay tuned to our Facebook page and make sure you have updated your account with a current email address so we can email urgent messages to our membership as soon as we learn about them.

At Quest Federal Credit Union, we pride ourselves on being available to you, our member/owner, reliably and consistently when you need us. As we know, this was not the case on Friday and Saturday, and for that we apologize. We would like to thank our members for your continued patronage.

Matt Jennings

Chief Executive Officer