



**America's
Credit Unions**

WAWA FINANCIAL INSTITUTION CLASS ACTION SETTLEMENT

Filing Deadline: August 12, 2024

Summary: Credit unions can file claims for cash payments from a \$28.5 million settlement with Wawa over an alleged data breach involving their payment systems at their convenience stores. The data breach allegedly compromised more than 30 million payment cards. You may have received a notice from Visa, Mastercard or Discover alerting you of compromised cards.

How to File a Claim & Frequently Asked Questions

What happened? In 2020, three credit unions—Inspire Federal Credit Union, Insight Credit Union, and Greater Cincinnati Credit Union—initiated actions against Wawa on behalf of all financial institutions who issued payment cards compromised by an alleged breach of its payment processing systems. The lawsuit sought to recover damages for the expense of payment card reissuance, amounts paid to cover fraudulent payment card charges, and other costs incurred as a result of the data breach.

These credit unions reached a class settlement with Wawa to resolve those claims in 2023. Under that settlement, credit unions that issued a Visa, MasterCard, or Discover branded payment card and received an alert from one of the card brands indicating that the cards they issued may have been compromised in the Wawa data breach are eligible to file a claim for cash compensation to address costs incurred as a result of the breach.

When is the claims deadline? The deadline to file claims is **August 12, 2024**.

Where can I learn more? Visit www.wawafinancialinstitutionsettlement.com. This is a settlement website with additional information and important case documents.

Who do we contact with questions? The Court-appointed settlement administrator is available at info@WawaFinancialInstitutionSettlement.com or 1-855-391-9265. The settlement administrator can assist your credit union with the claims filing process. There is no charge for contacting them.

How long does it take to file a claim? The claim form should only take a few minutes to complete. No documentary support is required for claims except for claims for fraud losses.

How does my credit union know it is eligible? Your credit union should have received a postcard or letter in the mail from the settlement administrator, Analytics Consulting LLC, with information about filing a claim.

Your credit union is eligible if it issued one or more payment cards identified by the card brands (Visa, Mastercard, Discover) as having been at risk as a result of the Wawa data breach. The relevant alert numbers are: MasterCard series: ADC-008258-19; Visa series: US-2019-

0520a-PA, US-2019-0520b-PA, US-2019-0520c-PA, US-2019-0520d-PA, US-2019-0520e-PA, or US-2019-0520f-PA. Please refer to the Class Notice for the full scope of eligibility.

How does my credit union file a claim? Visit: <https://wawadatabreach.claims-administrator.com>. You will need the Claim Number/PIN listed on the mailed notice to begin the process. This is to reduce the potential for fraud (e.g., to prevent the hackers who carried out the breach from filing claims to take the money). If you cannot find your Claim Number/PIN the settlement administrator can help you – contact them at info@WawaFinancialInstitutionSettlement.com or 1-855-391-9265. The next steps will require you to upload data depending on the type of claim you want to file.

What type of cash benefits does the settlement provide? Three types of claims may be made under the settlement:

- **Card Cancellation/Replacement:** \$5.00 or more for each replaced payment card as a result of the data breach. No documentation is required. You need only identify the number of cards reissued.
- **Fraud Losses:** Up to \$4,000 per credit union for reimbursement of certain documented fraud losses as a result of the data breach.
- **Other Costs – Alternative Claims:** Every credit union with alerted-on cards is eligible for payment for other types of costs related to the data breach up to an estimated [\$400] if either (1) the payment they would receive for card-replacement or fraud-losses combined is less than [\$400] or (2) if they did not replace any cards or suffer any fraud losses. No documentation is required. For example, if a credit union reissued 20 cards and would be eligible for a \$100 for card reissuance (and didn't have any fraud losses), it will receive up to an estimated [\$400] instead. If a credit union didn't reissue any cards, it can still receive [\$400] for these other costs. Please refer to the Class Notice for the full scope of benefits.

Can my credit union claim in more than one category? Yes. A credit union can claim for card cancellation/replacement costs and fraud losses, or the fixed payment in the third category. Any claim for cancellation/replacement costs or fraud losses that does not add up to the fixed payment amount will be rounded up to that level.

What information and documents are required to file a claim? It depends on what type of claim you file.

- Card cancellation/replacement claims require only identifying the number of cancelled and replaced cards.
- Fraud losses require the amount of and reasonable supporting documentation (e.g., some indication you reimbursed a customer, incurred a loss, etc.).
- Claims for the alternative fixed payment do not require any documentation.

Contact Information

Analytics Consulting LLC | Settlement Administrator

Email: info@WawaFinancialInstitutionSettlement.com | Toll Free: 1-855-391-9265