



news

Rocky Mountain Bank,  
a subsidiary of Heartland Financial  
"A *Forbes Best Bank 2013*"



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**Rocky Mountain Bank Offers Debit Card Fraud Prevention Tips**  
*Officials urge vigilance during investigation into grocery  
store electronic payment system hacking*

Rocky Mountain Bank is alerting debit card users of an alleged cyber-attack on the electronic payment systems affecting more than two dozen supermarkets and grocery stores in western Montana and nearly 110 additional stores across the Pacific Northwest.

Some supermarket customers have discovered unauthorized charges on their debit cards, including a Lake County, Montana man who discovered \$75 in gasoline purchased on a card with his number on it in Texas.

It appears hackers have targeted grocery stores that employ URM Stores, a Spokane, Washington wholesaler, to process electronic payments. Montana stores apparently affected include Rosauers, Super 1 Foods, Harvest Foods and Family Foods.

According to Rocky Mountain Bank Big Fork Branch President Diane Kautzman, Rocky Mountain Bank's policy is to provide reimbursement to its card holders for all fraud losses stemming from the URM data compromise if such losses are reported in a timely manner. "Consumers," she said, "will have no liability for losses stemming from transactions associated with this data compromise if the loss is reported within 60 days of the transaction."

URM grocery stores are in several Montana communities served by Rocky Mountain Bank including Missoula, Kalispell and Stevensville. Kautzman encourages RMB debit card customers to be proactive in the face of the cyber-attack and take the following measures:

- Until the situation is resolved, refrain from using RMB debit cards at the grocery stores and supermarkets in question.
- Pay with cash or a check at the stores in question.
- Monitor your online banking transactions regularly and scrutinize your bank statement for any unusual purchases.
- Contact Rocky Mountain Bank immediately if you suspect your debit card has been compromised.

In a release posted on the URM Stores website, Ray Sprinkle, CEO, URM Stores, says that URM “may have been the target of a criminal cyber attack against our payment processing system.” The news release states that the investigations is ongoing and that URM is working around the clock implementing enhanced security measures to block any further unauthorized access to its system.

### **About Rocky Mountain Bank**

Rocky Mountain Bank, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$464 million in assets with offices in Bigfork, Billings, Bozeman, Kalispell, Plains, Plentywood, Stevensville and Whitehall. The bank is headquartered at 2615 King Ave. W. in Billings, Montana. The bank specializes in business and personal lending and deposit services along with complete electronic banking programs. Call 406.656.3140 to learn more. Rocky Mountain Bank is a member of the FDIC and an Equal Housing Lender.