

MAUREEN MAGINN
SENIOR VICE PRESIDENT
DEPOSIT SERVICES

[DATE]

[CLIENT NAME]
[ADDRESS]
[CITY, STATE ZIP]

RE: Account Security

Dear [CLIENT]:

We at First Republic take client privacy and security very seriously and regularly review procedures to ensure that they meet our highest standards. We are writing to you about an instance that did not, regrettably, meet these high standards.

Specifically, on August 2, 2012, certain data were discarded in a way that did not adhere to our strict data disposal requirements. This data included client names, account types and numbers and tax payer identification/social security numbers. While we do not have any indication that your data, or any data, have been compromised in any way, we want to make you aware of this so that we can take steps together to ensure continued protection of your account(s). We have also enhanced our controls regarding the protection of client data.

We sincerely regret this situation and any inconvenience it could cause you. We immediately put an internal alert on your account(s) and they will be monitored for unusual activity. Your account(s) are still active and you can go about your banking as you always have, but we ask that you also keep an eye out for anything unusual related to your account(s). Again, we are not expecting anything untoward, but we want to remain vigilant.

As a best practice, we encourage you to contact the consumer credit reporting agencies and place a fraud alert and, if available, a credit freeze on your credit reports. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports at any time. Review these carefully; look for inquiries from companies you haven't contacted, accounts you did not open, and charges that are suspicious. A credit freeze will restrict access to your credit reports; potential creditors and other third parties will not be able to access your report unless you temporarily (or permanently) lift the freeze.

CREDIT REPORTING AGENCIES:

Equifax	www.equifax.com	800-525-6285
Experian	www.experian.com	888-397-3742
TransUnion	www.transunion.com	800-680-7289

We are available to talk with you about this and can be reached at 1-877-883-8078 from 5 am to 9 pm Monday through Friday, 6 am to 8 pm on Saturday and 7 am to 5 pm on Sunday, all Pacific Time.

We again apologize profusely for any inconvenience this may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "Murray Muzin". The signature is written in a cursive style with a large initial "M".