

June 9, 2014

<First Name> <Last Name>

<Address>

<Address>

Dear <Member First & Last Name>,

Protecting the privacy and security of your personal information is one of Stanford Federal Credit Union's top priorities. We are equally committed to open communication and transparency with our member-owners, which is why we are contacting you today.

We want you to be aware of a situation in which a staff member mistakenly sent some of your personal information to one individual not employed by the credit union. This error was discovered within minutes, and we immediately worked with this individual, a long-time credit union member, to ensure the data was destroyed before being viewed. This incident occurred on April 30, 2014, and the information included your name, address, member number, tax identification number, loan offers and credit information.

While we are confident this information was never seen by unauthorized individuals and you are not at risk, we feel it is important to communicate with our members in any situation involving their information or accounts. I also want to emphasize that our electronic systems were in no way compromised and your accounts remain secure.

We take this issue extremely seriously, and apologize for this internal error. While we have state-of-the-art technology and security systems in place to protect our members, human error is an unfortunate aspect of doing business. We have addressed the issue internally and taken a number of steps to ensure this type of incident cannot happen again, including installing additional software systems and instituting new operational protocols.

Although we do not believe this incident poses a risk, it is our philosophy to help members protect all of their information in the best way possible. To ensure you have the most up-to-date security for your personal information, we would like to offer you a complimentary one-year membership in Experian's Alert program. Please see the reverse side of this letter if you would like to sign up for this service.

Please don't hesitate to contact us at memberservices@sfcu.org or 888.723.7328 if you have any questions or concerns. We place the highest value in the trust our members have in their credit union, and have worked hard over the last 55 years to earn your confidence. I want to again apologize for any concern this situation may cause you, and assure you that we will continue to take whatever actions are necessary to protect your personal information.

Sincerely,

Joan Opp
President/CEO

Special Offer

If you would like to activate your complimentary one-year membership in Experian's® ProtectMyID® Alert program, please follow the steps below. Once activated, the membership will continue for 12 months.

- Ensure That You Enroll By September 30, 2014 (Your code will not work after this date.)
- Visit the ProtectMyID Web Site to enroll at www.protectmyid.com/redeem
- Provide your Activation Code: <Activation Code>

If you have questions about how to enroll in this service or need an alternative to enrolling online, please call Experian's Customer Care team at 877-371-7902 and provide Engagement #: **PC85059**

It is a good personal finance practice to routinely monitor your credit file. Below is contact information for the three major consumer reporting agencies.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800.525.6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
888.397.3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
800.680.7289
www.transunion.com