

January 4, 2012

John Q. Member
123 Apple Blvd.
Pacifica, CA 94044

Dear John,

It is with a heavy heart that I am also writing you to inform you of a data breach that has put your personal information at risk. On the night of December 29, 2011, a laptop used in preparation for the merger of SF Fire Credit Union with Pacifica-Coastside Credit Union was stolen from a parked car in San Francisco. While the laptop was password-protected, it is possible that the information could be retrieved with the use of specialized tools.

This laptop contained a file with sensitive information about **your former Pacifica-Coastside Credit Union account**, including your **Name, Social Security Number, Birth Date, Address and Pacifica-Coastside Credit Union account information**. While the authorities have been notified and there is no evidence of this information being accessed, we deeply regret that this incident occurred and want to explain the precautionary steps we have taken to protect you and steps you should take in the wake of this incident.

- We ask that you call the SF Fire Credit Union Call Center (available daily from 6:00AM to 10:00PM, Pacific) at **1.888.499.FIRE(3473)** to set up a Telephone Password on your account, and that you enroll in Online Banking by visiting www.sffirecu.org and clicking "Enroll." This will help protect your account here at SF Fire Credit Union from unauthorized access.
- We have enrolled you in a one-year program providing identity protection services, paid for by SF Fire Credit Union. The services are provided by Identity Fraud, Inc. ("IFI"), our preferred supplier of identity protection solutions. In summary, you have:
 - Elite Victim Resolution Services – This provides you with unlimited access to fraud resolution specialists to help resolve any type of identity theft or fraud, along with access to proactive prevention resources and tools.
 - Triple Bureau Credit Monitoring – This provides you with monitoring of your credit file at Experian, Equifax and TransUnion (*activation is required with code below*) and reports inquiries, new accounts, and changes to existing accounts.
 - Identity Fraud Insurance Coverage – This provides you with identity fraud insurance up to a maximum benefit of \$25,000 to cover lost wages, legal defense, and other expenses related to identity fraud.

For more information on the program benefits, prevention tools and resources, and to activate your Triple Bureau Credit Monitoring service, please visit www.identityfraud.com/sffirecuprotector and use the code **ABCDEFGHIJKL** at the end of the registration process.

For general product or enrollment questions, call IFI between 8:00AM and 5:00PM (Pacific), Monday to Friday at **1.866.4.IDFRAUD(443-3728)**. You can also call the SF Fire Credit Union Call Center from 6:00AM to 10:00PM (Pacific) seven days-a-week at **1.888.499.FIRE(3473)**.

We strongly recommend placing a fraud alert on your credit files to help prevent new financial accounts from being opened in your name. A fraud alert requires potential creditors to use "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. There is no charge for this service and it is easy to request and renew. (Automated telephone self enrollment takes about 2-3 minutes.)

To place a fraud alert, simply contact **one** of the three credit reporting agencies listed below to place an alert with all of the agencies. Each agency is required to notify the other two upon placing the alert. You will receive letters from all three agencies, confirming the placement of the fraud alert. The contact information for all three agencies is:

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
800.525.6285
www.equifax.com

Experian

P.O. Box 949
Allen, TX 75013-0949
888.397.3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19022
800.680.7289
www.transunion.com

If you suspect that you are indeed the victim of identity theft, you should immediately contact the police and the Identity Fraud, Inc. (IFI) hotline at **1.866.4.IDFRAUD(443-3728)**, available 24 hours-a-day, seven days-a-week. IFI will work closely with you to resolve your case. Some signs that identity theft has occurred include charges on your accounts that you did not authorize, accounts listed on your credit report that you did not initiate, and being contacted by creditors regarding amounts owed for goods or services that you never authorized.

I sincerely apologize for this breach of your personal information. Please contact us at **1.888.499.FIRE(3473)** with any questions.

Sincerely,



Trey Reeme
Senior Vice President, Member Connections
SF Fire Credit Union