January 4, 2012

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

Dear Trustee,

SF Fire Credit Union completed a merger with Pacifica-Coastside Credit Union on January 1, 2012. It is with a heavy heart that I am also writing you to inform you of a data breach that has put 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 a former account held by John Q. Member with Pacifica-Coastside Credit Union, including 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 the identity of John Q. Member.

If you have not done so before now, you should provide information on the death to the three national credit reporting agencies. Contact the credit reporting agencies listed below to request a "Deceased Alert" be placed on the deceased's credit report:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 949	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013-0949	Chester, PA 19022
800.525.6285	888.397.3742	800.680.7289
www.equifax.com	www.experian.com	www.transunion.com

- If identity theft has already occurred:
  - You will need to file a police report in the deceased's jurisdiction. You may be asked to provide evidence of the fraud, such as a collection notice, other bills or a credit report.
  - You should notify the company listed on the collection notice, bills or the credit report that fraud is being committed against a deceased person.
  - You can request an investigation and "Letters of Clearance" for the fraudulent debt.

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

Sincerely,

launer Trey Reeme

Senior Vice President, Member Connections SF Fire Credit Union