

# CEFCU®

P.O. Box 1715 • Peoria, IL 61656-1715

November 4, 2011



***Important Security and Protection Notification.***  
***Please read this entire letter.***

Dear [REDACTED]:

We are contacting you regarding a recent data security incident involving the theft of a CEFCU laptop computer off premises. The laptop contained your name, former Valley Credit Union account number closed during last May's system conversion, address, and Social Security number. The theft was immediately reported to law enforcement, and CEFCU's state and federal regulatory authorities have been notified. At this time, we have no evidence that your personal information on the laptop has been accessed or used. Please be assured that we have taken every step necessary to protect your personal information from further unauthorized acquisition. We will be monitoring your account at CEFCU and strongly advise you to take advantage of the offer, described below, to help protect your personal information through a credit report monitoring and identity protection service, at no cost to you.

At CEFCU, we take our obligation to safeguard member information very seriously, and want to take every possible measure to protect you. Therefore, we are providing a complimentary 12-month membership with Experian's ProtectMyID™ Alert. This service helps detect possible misuse of your personal information and provides you with powerful identity protection focused on immediate identification and resolution of identity theft.

### **Activate ProtectMyID Alert Now in Three Easy Steps:**

- 1. IMMEDIATELY ACTIVATE** your membership — no later than January 31, 2012
- 2. GO TO** the ProtectMyID Alert website at [REDACTED] **or**  
**CALL toll free** [REDACTED] **to activate your membership**
- 3. PROVIDE** your personal Activation Code: [REDACTED]

Once your ProtectMyID Alert membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID Alert on any key changes in your credit report. It's robust identity protection that will help detect, protect, and resolve potential identity theft.

### **Your Complimentary 12-Month ProtectMyID Alert Membership Includes:**

- **Credit Report:** Receive a free copy of your Experian credit report.
- **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, medical collections, or changes to public records.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID Alert member, you are immediately covered by a \$1 million insurance policy that can help you cover certain costs including lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your activation of ProtectMyID Alert is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID Alert, need help understanding

(over) [REDACTED]

something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at [REDACTED].

Additionally, because your Social Security number was involved, we also recommend you place a fraud alert on your credit files. A fraud alert lasts for 90 days and requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. You can keep the fraud alert in place by calling again after 90 days. To receive more information about fraud alerts, or have one placed, contact any of the three credit reporting agencies below. When you place a fraud alert with one of the agencies, you will receive letters from all three, confirming the fraud alert and letting you know how to get a free copy of your credit report from each.

**Experian**  
[REDACTED]

**Equifax**  
[REDACTED]

**TransUnion**  
[REDACTED]

When you receive your credit reports, please look them over carefully. Look for accounts you did not open or inquiries from creditors that you did not initiate. And, look for personal information, such as your home address or Social Security number, that is not correct. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report(s), call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report, as you may need to give copies of the police report to creditors to clear up your records.

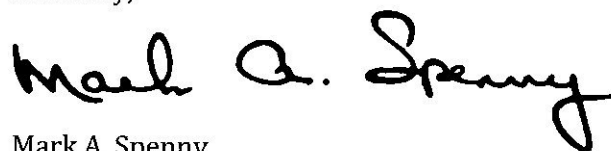
We recommend that you periodically obtain credit reports from each of the three credit reporting agencies above and have information relating to any fraudulent transactions deleted.

You should remain vigilant over the next 12 to 24 months, and promptly report any incidents of suspected identity theft to CEFCU, law enforcement, and the Federal Trade Commission (FTC). The FTC has additional information and online guidance about identity theft on their website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); you may also call them at 1.877.ID.THEFT (1.877.438.4338). If you live in California, we also suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) for more information on identity theft.

In addition, we recommend that you regularly review your account statements you receive from CEFCU and immediately report any suspicious activity to us.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Please be assured we are taking further steps to prevent any potential incidents like this from happening again. I strongly encourage you to immediately take advantage of your complimentary 12-month ProtectMyID Alert membership and place a fraud alert on your credit file. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to call [REDACTED].

Sincerely,



Mark A. Spenny  
CEFCU President/CEO

**P.S. Please be sure to activate your complimentary 12-month ProtectMyID Alert service no later than January 31, 2012. Use your personal Activation Code provided in this letter.**

*\* Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*