



Regulatory Compliance C261B
Experian / «LetterReference»
475 Anton Blvd
Costa Mesa CA 92626-7037

May 22, 2014

«First_Name» «Middle_Name» «Last_Name»
«ADDRESS»
«CITY», «State» «ZIP»

This letter is to inform you that your personal information may have been accessed without proper authorization. This unauthorized access took place on May 14, 2014.

Experian, one of the nationwide credit reporting agencies, identified that its client, Bluegrass Community Federal Credit Union [FCU], had certain Experian consumer information accessed without proper authorization. The consumer information consists of information typically found in a consumer report. Such information includes your name and address and one or more of the following: Social Security number, date of birth, or account numbers. Experian is actively working with Bluegrass Community FCU and law enforcement to investigate this matter. Contact information for Bluegrass Community FCU is as follows:

Bluegrass Community FCU
2321 Carter Ave
Ashland, KY 41101-7825
(606) 324-0888
Contact: Jamie Darling

Experian is providing the following information to help protect you from potential misuse of your information, including identity theft:

We recommend contacting the nationwide credit reporting agencies as soon as possible to:

- Add a security alert statement to your credit file at all three national credit reporting agencies: Equifax, TransUnion and Experian. You only need to contact one of the three agencies listed below; your request will be shared electronically with the other two agencies. This security alert will remain on your credit file for 90 days. Information on security freezes may also be obtained.
- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- Receive a free copy of your credit report.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/consumer

For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.

We also advise being vigilant when reviewing your account statements for any unusual activity. Another way to protect your identity from any misuse is to review your credit report frequently to ensure that all information is accurate. To assist you with protecting your personal information, Experian will provide you with two years of complimentary credit monitoring and report through Experian's ProtectMyID™ Elite product.

Activate ProtectMyID in Three Easy Steps

1. ENSURE That You Enroll By: 02/20/2015
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/protect or call (877) 736-4493 to enroll
3. PROVIDE Your Activation Code: «promocode»

Your complimentary 24-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Surveillance Alerts**
 - **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report
 - **Internet Scan:** Alerts you if your Social Security Number or Credit and/or Debit Card numbers are found on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts you of any changes in your mailing address.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE™:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **Lost Wallet Protection:** If you ever misplace or have your wallet stolen, an agent will help you cancel your credit, debit and medical insurance cards.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID 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.
- **Mobile Application:** View details of your Surveillance Alerts on Android and iPhone.

If you have any questions during the enrollment process, please contact customer service toll-free at: (877) 736-4493. For your convenience, our call center is open 6:00 am to 6:00 pm Mon-Fri and 8:00 am to 5:00 pm Sat and Sun (Pacific Time).

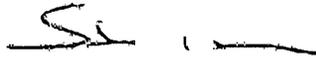
Additionally, the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues and security freezes. The FTC may be contacted at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 438-4338
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

* 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.

We hope this information is helpful to you, and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Heymann', with a horizontal line extending to the right.

Steven Heymann
Head of Compliance
Experian North America