

# OnPoint<sup>®</sup>

COMMUNITY CREDIT UNION

November 4, 2008

Dear Member:

The security of our members is very important to OnPoint Community Credit Union. I am writing to let you know about the theft of a laptop computer that may have contained limited member account data.

A laptop belonging to a Michigan-based auditing firm was stolen on Oct. 29 after the auditors had left OnPoint's offices for the day. The auditors cannot confirm that their employees deleted all OnPoint information from the laptop before leaving the credit union's offices, as required by OnPoint policy. Because of this uncertainty, we are taking a number of precautions, including proactively notifying our members.

This appears to have been a random theft. There is no indication the thief has accessed any data, or is even aware of it.

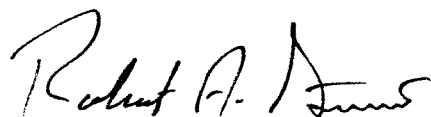
The laptop may have contained member account information, including names, account numbers and balances for certain types of deposit accounts. The information in question did *not* include any credit card information, debit card information or account passwords. It also did *not* include Social Security numbers, taxpayer ID numbers, birthdates or other types of information typically used for identity theft.

You do not need to take any action at this time but as always, we recommend monitoring your accounts. If you detect any unauthorized access, contact us immediately at 503-228-7077 or 800-527-3932. If you have questions regarding your credit, you may order a free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228.

OnPoint employees will continue to carefully check member identification over the telephone and at our branches. Please be sure you have proper identification when you call or visit a branch.

I sincerely apologize for this situation and any inconvenience it may cause you. Please don't hesitate to call us or visit your branch if you have questions or concerns.

Sincerely,



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