



USAA FEDERAL SAVINGS BANK
10750 McDermott Freeway
San Antonio, Texas 78288-0544

**FAX COVER SHEET
CONFIDENTIAL**

May 5, 2010

TO: Office of the Attorney General
Data Security Breach Notification (207) 331-1111

Fax: (207) 624-7730

RE: Official notification of breach of personal data required under the Notice of Risk of Personal Data Act, 10 M.R.S.A. S1346-1349

Confidential or proprietary information that is submitted to the attorney general's office is exempt from disclosure under the Maine Freedom of Access Act. The enclosed information contains confidential, sensitive, non-public financial information of USAA Federal Savings Bank ("USAA FSB"). USAA FSB respectfully requests confidential treatment of the enclosed information.

USAA FSB is a financial institution federally regulated by the Office of Thrift Supervision (OTS) and adheres to the Federal Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice. We have notified the OTS of this incident.

Should you have any questions or need additional information, please contact Devin House, Assistant Vice President, USAA Banking Compliance by e-mail at devin.house@usaa.com.



USAA FEDERAL SAVINGS BANK
10750 McDermott Freeway
San Antonio, Texas 78288-0544

May 4, 2010

Office of the Attorney General
Data Security Breach Notification
Fax: (207) 624-7730
6 State House Station
Augusta, ME 04333

RE: Official notification of breach of personal data required under the Notice of Risk of Personal Data Act, 10 M.R.S.A. S1346-1349

Dear Attorney General:

This is to advise you of the breach and unauthorized acquisition and use of personal data that affected two USAA Federal Savings Bank ("USAA FSB") customers who reside in Maine. Their joint deposit account was accessed on April 8, 2010 in an apparent account take over attempt. A fraudulent transaction was unsuccessfully attempted on April 8, 2010.

The customers were notified on April 8, 2010 via telephone. The deposit account was closed and a new account was opened. See the attached written notification that was sent May 4, 2010 to recap the information provided with the telephone contact.

USAA FSB determined the unauthorized use was tied to an employee at a third party vendor. The customers' accounts are being monitored daily. In addition, USAA FSB is working with federal law enforcement to prosecute the employee to the fullest extent of the law.

Sincerely,

A handwritten signature in black ink that reads "Devin E. House".

Devin E. House
Assistant Vice President - Compliance
USAA Federal Savings Bank

12305



USAA FEDERAL SAVINGS BANK
10750 McDermott Freeway
San Antonio, Texas 78288-0544

<<Date>>

Name
Address
City State Zip

Dear Name:

We are writing to notify you of important information about a recent breach of your personal information from USAA Federal Savings Bank. We became aware of this breach on <<date>> which occurred on or about <<date>> and involved fraudulent activity on your account ending <<xxx>>. It appears your personal information, including date of birth and social security number, was compromised. We have reviewed your accounts and have seen no further unusual activities; however, please be assured we are continuing to monitor your accounts. As always, you should notify us immediately if you observe unauthorized activity...

We are notifying you so that you may be diligent about watching for suspicious activity on your accounts. USAA also offers a free identity theft service to assist you with this matter. At your convenience, please call our Identity Theft Assistance center at 1-877-762-7256. Representatives are available Monday through Friday between 7 a.m. and 5 p.m., Central time. Please note, this call will take approximately 45 minutes.

Please see the attachment for important information on steps you may take to protect against identity theft.

We have engaged federal law enforcement to assist with this incident and we have notified the appropriate federal agencies. USAA considers the privacy and personal information of our members to be of the utmost importance and has strict policies and procedures in place to protect our members' information.

We sincerely apologize for any inconvenience this incident has caused. If we can provide you with further assistance, please contact me or the USAA Identity Theft Hotline.

Sincerely,

Melissa Crider
Director, Enterprise Fraud & Anti-Money Laundering
(210) 443-7078
USAA

12305



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10750 McDermott Freeway
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ATTACHMENT

Here are some of the bureaus or agencies you may want to contact if you are a victim of identity theft:

Equifax

P.O. Box 740241
Atlanta, GA 30374
To report fraud: 1-800-525-6285
To order a credit report: 1-800-685-1111
Web site: www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013-2104
To report fraud: 1-888-397-3742
To order a credit report: 1-888-397-3742
Web site: www.experian.com

Trans Union

P.O. Box 6790
Fullerton, CA 92834
To report fraud: 1-800-680-7289
To order a credit report: 1-800-916-8800
Web site: www.tuc.com

U. S. Federal Trade Commission

600 Pennsylvania Ave. N.W.
Washington, DC 20580
1-877-IDTHEFT or 1-877-438-4338
Web site: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Also a free brochure on Identity Theft:

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.pdf>