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National Association of Federal Credit Unions | [www.nafcu.org](http://www.nafcu.org)

January 14, 2015

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable Harry Reid  
Minority Leader  
United States Senate  
Washington, D.C. 20510

The Honorable John Boehner  
Speaker  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
Washington, D.C. 20515

**Re: The Need for a Bipartisan-Bicameral Working Group on Data Security**

Dear Leader McConnell, Leader Reid, Speaker Boehner and Leader Pelosi:

On behalf of the National Association of Federal Credit Unions (NAFCU), the only trade association exclusively representing our nation's federal credit unions, I write today in response to the increasing national dialogue on the need for data security legislation. The Senate Majority Leader recently noted that cyber and data security is a complicated issue with a lot of "jurisdictional crosscurrents" to navigate. We agree and believe one solution to addressing this challenge could be to establish a bipartisan-bicameral Congressional working group charged with developing legislative proposals to help prevent the massive data breaches that have exposed tens of millions of consumer debit and credit cards to fraudulent activity in recent months.

Data breaches in both the private and public sectors have the ability to cause irreparable harm to consumers everywhere. At a bare minimum, these breaches cause inconvenience as those impacted must reactivate new debit and credit cards or scramble to change passwords and other account related information. However, for many other consumers the impact is much greater and can involve fraudulent account activity, working to repair credit score damage, and even identity theft.

Credit unions are on the front lines assisting their members in the wake of ongoing data breaches and have a unique understanding of how detrimental such data breaches can be to consumers and small financial service providers. NAFCU and its member credit unions welcome the opportunity to discuss this matter with you further. Thank you for your consideration of this issue. If my staff or I can be of assistance to you, or if you have any questions regarding this issue, please feel free to contact myself, or NAFCU's Vice President of Legislative Affairs Brad Thaler at (703) 842- 2204.

Sincerely,

Carrie R. Hunt

cc: Members of the United States Senate  
Members of the United States House of Representatives