

FRAUD ALERT

9/10/07

We recently learned of a phishing scam that has resulted in confirmed fraud. The reported cases have involved a fraudulent email that appeared to be sent from the cardholder's financial institution that instructs the recipient to complete a survey to receive \$50.00.

Upon completing the survey, a transaction, typically exceeding \$1,000.00, was submitted from WESTERN UNION.COM to the cardholder's account. The initial transaction was denied; however, a subsequent attempt typically ranging from \$200.00 to \$800.00 was approved. In addition, the criminals may have other personal information about the cardholders and have fraudulently enrolled them in Verified by Visa or MasterCard SecureCode, as evidenced by \$1.00 authorization transactions

We recommend cardholders review their card activity and report any suspected fraud to the Bank.

Also, *never reply to emails requesting financial information.*