

From: 3Rivers FCU [mailto:memsvc@3riversfcu.org]
Sent: Monday, April 25, 2005 4:37 PM
To:
Subject: Three Rivers FCU Fraud Verification Process!

Not a legitimate 3 Rivers FCU e-mail address.



Obvious lifting of image from website. TRFCU would use the corporate logo rather than cut and paste website images.

Dear Three Rivers FCU Member,

This information is collected to provide a record of communications between Three Rivers FCU and members and to comply with any applicable legal and/or regulatory requirements. For example, the information we collect is used for purposes such as:

Switches between "member" and "customer" terminology - Our marketing is consistent.

- * To identify you in order to protect against fraud and guard against unauthorized access to your accounts.
- * To enable us to complete your transactions quickly and efficiently, and to provide you with quality customer service.
- * To better serve your relationship by understanding which services may be the right match for your needs, and telling you about new offers that may be of interest to you.
- * To help ensure that our information about you is current and accurate.

We suspect that your Three Rivers FCU account has been accessed by an unauthorised third party. Numerous login attempts were made from:
IP address: 24.123.125.75
ISP host: rrcs-24-123-125-75.central.biz.rr.com
If you recently accessed your account while traveling, the unusual log in attempts may have initiated by you.

Claims there may be a breach of security and their response will fix it.

Misspellings are common b/c they often originate from individuals who do not speak English as a first language.

Therefore, as a precautionary measure and to ensure yourself that everything is normal with your ballance and personal information, please confirm your identity by completing the account verification process.

To get started click on the link below:
https://www.3riversfcu.org/TRV_45/Common/SignOn/Start.asp

Appears to be a legitimate TRFCU website link, but directs to a non-Three Rivers FCU website when clicked-thru.

After responding to the message, we ask that you allow at least 72 hours for the case to be investigated. Emailing us before that time will result in delays. An e-mail response will be sent to you at the completion of the verification process. We apologize in advance for any inconvenience this may cause you and we would like to thank you for your cooperation as we review this matter.

Attempt to delay contact so criminals have time to get away with the info before being reported.

If you believe you have provided personal or account information to third parties, please contact Three Rivers FCU at (800) 285-6609 and contact the other financial institutions with which you have accounts.

Not a Three Rivers FCU telephone number. When called, it is an automated message.

TIP:

Attempt at further delay from contacting by indicating that you may not receive a response due to e-mail filters.

Due to the increased number of SPAM filters implemented by Internet providers, our response e-mail may not reach you. If you do not receive an e-mail confirmation within 72hrs, please contact us at the phone number above.

Thanks for your patience as we work together to protect your account.

Regards,
Three Rivers FCU

*Please do not respond to this email as your reply will not be received.
For assistance, log in to your Three Rivers FCU account and choose the "HELP" link.

NOTE:

We retain information we receive through this website, including information you give us to open an account or purchase a product or service from us, information you give to us in inquiries and other communications, and records of any transactions you perform. We share this information with affiliated and nonaffiliated parties only as necessary to process and service your transactions with us, or as required by law. Such parties may include those who provide services to us in connection with your accounts or transactions, or who are involved in providing you the services you request. In certain instances they might include a purchaser or potential purchaser of an account. We also report information to credit bureaus in appropriate cases. And we share information with government agencies and law enforcement as necessary.

Another obvious lift from our website.



Also note that:

- * This e-mail does not contain our address.
- * This e-mail does not contain a link to our privacy policies.
- * The note at the bottom is often in direct opposition to our privacy policies.