

What is an e-mail scam?

Who should I contact if I suspect suspicious activity or communication?

## What is an email scam?

### Be Aware of Email Scams

Criminals are soliciting customers by email in an effort to illegally obtain personal information. The email address and the website address may appear almost identical to those of legitimate financial institutions. The email will claim that there is a problem with an account and will provide a link to a site that may look authentic. You will be asked to input personal information such as bank account numbers, PINs and a Social Security Number. These e-mails attempt to trick customers into supplying sensitive personal data. This fraudulent practice is often called "phishing" or "spoofing". Contact your real financial institutions's web site or call them directly.

**IMPORTANT:** If you receive an e-mail requesting personal information, you should not provide it or click on a link - even if it looks like the request comes from a legitimate website.

Below is a sample phishing e-mail recently sent to other bank customers:

Subject: Found error! Please resubmit bankname.com urgenos

Security Key: dlruzfujrkszkq45j634bs7muof nnwhgg

Dear BankName Customer: During our regular update and verification of the Internet Banking Accounts, we could not verify your current information. Either your information has been changed or incomplete, as a result your access to use our services has been limited. Please update your information. To update your account information and start using our services please click on the link below:  
<http://www.bankname.com/internetBanking/RequestRouter?requestCmdid=DisplayLoginPage>

Note: Requests for information will be initiated by BankName Business Development; this process cannot be externally requested through Customer Support.

Sincerely, BankName Accounts Department.  
Nnwhgg

## Who Should I Contact?

Contact Central Savings Banks' Customer Service Department immediately at 906-635-6250 if you suspect Identity theft or fraud involving any of your Central Savings Bank accounts.

## Other Important Contact Information

Contact Name	Web Site	Phone Number
Equifax	<a href="http://www.equifax.com">www.equifax.com</a>	Fraud Line: (800)525-6285
Experian	<a href="http://www.experian.com">www.experian.com</a>	Fraud Line: (888) 397-3742
Trans Union	<a href="http://www.transunion.com">www.transunion.com</a>	Fraud Line: (800) 680-7289
Federal Trade Commission	<a href="http://www.ftc.gov">www.ftc.gov</a>	Fraud Line: 1-877-IDTHEFT

### **Other Links:**

#### **How Not to Get Hooked**

<http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm>

When Bad things Happen to your Good Name

<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>

Security tips from the national security alliance

<http://www.staysafeonline.info/sectips.adp>