



WARNING!

DON'T GIVE TERRORISTS AND HIGH TECH THIEVES THE KEY TO YOUR CHECKING ACCOUNT!

PROTECT YOUR MONEY BY BEING INFORMED AND ON GUARD.

The tragic events of September 11 have helped financial institutions and federal regulators learn more about the ways in which terrorists and terrorist organizations finance their activities. Some of their methods included opening accounts and moving funds using false identities or stolen information about real account holders. One way in which you may help stop these activities and make our financial institutions safer is to protect your account information. The key to your checking account is that group of oddly shaped micro numbers at the bottom of your check blanks. And, it's up to you to conceal that key from terrorists and high-tech thieves. Do not give your checking account number over the phone! Do not discuss, compare, or share information about your account number with anyone unless you are willing to give them full use of your money!

A fraudulent telemarketer or direct-mail piece may seem to be selling a service or product, or an unsolicited e-mail may seem to be confirming account information, but the swindler's actual intent is to get your account number. Equipped with this vital information, the thief can encode your number on a false demand draft or check which looks and functions like your check.

The bogus demand draft or check, even with your signature missing, is difficult to detect and often clears for payment. The demand draft or check, plus any number of additional forgeries, is usually not noticed until monthly statements or returned checks call attention to the theft.

You can protect your account. Never give your account number, regardless of the ploy that might be used to get it. If you have revealed the information, inform us at once and authorize a stop-payment order on the check.

WE'RE HERE TO HELP. YOU CAN STOP THE SCAMS. DON'T REVEAL YOUR DEPOSIT ACCOUNT, PIN, OR CARD NUMBERS FOR ANY OF THESE OR SIMILAR APPEALS:

- ⇒ "Here's a without-risk investment"
- ⇒ "Offer too good to be true!"
- ⇒ "It's free, just pay us for. . ."
- ⇒ "You must decide now"
- ⇒ "Do we have your account number correct?"
- ⇒ "It's easy, we'll bill you account"
- ⇒ "You've won! We'll take the taxes out"