

E Newsflash

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PHISHING SCAMS ON THE RISE — GLOBALLY AND LOCALLY ***Avoiding identity theft and subsequent financial theft***

In recent months, the reports of phishing scams have nearly tripled. Microsoft Corp., MSN, eBay, Amazon.com, PayPal, AOL, Comcast, CitiBank, Wells Fargo Bank, Bank of America, and Washington Mutual are some big name companies falling victim to phishing scams. In the Tallahassee area, several financial institutions have also become victims of phishing scams.

A phishing scam is a form of identity theft. The scam originates as an email and appears to come from a legitimate business or financial institution. The email usually contains an urgent request for personal information and asks you to update your account immediately. Typically, a link is provided in the email and will take you to an official-looking website. The fraudulent website mimics the real website down to the smallest copyright notice—it's hard to distinguish between the two. However, information provided at this fake site, whether it's your date of birth, mothers maiden name, account number, or social security number will likely go directly to the scam artist.

Here are some basic guidelines for protecting yourself against identity theft or phishing scams:

- SCORE Federal Credit Union will not solicit personal data from you through email/internet. The information is already on file.
- If you did not initiate communication with the institution in question, do not respond to requests for personal information.
- If you think the request may be legitimate, contact the institution directly by using the phone number or Web address from your monthly statement. You initiate the communication.
- Verify transactions in your monthly statements. Between statements, review your accounts electronically.
- If you find questionable transactions, have already provided sensitive information, or believe you're a victim of a phishing scheme, call your financial institution immediately. Contact one of the three major credit bureaus to place a fraud alert on your credit file and also notify the Federal Trade Commission: 1-877-IDTHEFT.

Shared Service Centers

Effective April 1, 2006, Envision Credit Union will no longer provide shared service transactions at its branch locations. However, the Tallahassee Shared Service facility at the corner of Maclay and Thomasville Road will remain a shared service center for SCORE members. For a listing of shared service facilities, visit www.creditunion.net.

Calendar

The credit union will be closed in observance of the following holidays:

PRESIDENTS' DAY

Monday, February 20, 2006

SCORE'S 49TH ANNUAL BUSINESS MEETING

Thursday, March 23, 2006 • Silver Slipper Restaurant
6:00 p.m. • Registration and Refreshments
6:45 p.m. • Business Meeting and Election of Officers