

July 25, 2007

Name  
XYZ Credit Union  
123 Main  
Boulder, CO 80303

**RE: E-MAIL FRAUD ATTEMPTS**

Dear Member,

We are writing to inform you of several recent reports of fraudulent e-mails received by both members and non-members of BVCU. These e-mails are NOT from BVCU and are not the result of any shared data by your credit union. We realize that these e-mail attacks create confusion, fear, and even anger among those that are targeted. The unfortunate reality is that the frequency of occurrence is on the rise, and there is no reason to think that there is going to be a change any time soon.

**PLEASE BE ADVISED: BVCU will NEVER contact you via e-mail soliciting personal information, account information, or confirmation of any kind.**

The only way BVCU will communicate account information with our members is through Secure Messaging within Internet Banking. We will never contact you directly at your personal or work e-mail address.

**IF you receive one of these fraudulent e-mails, please note the following:**

1. Delete the e-mail and **DO NOT** click on any of the links contained within the e-mail, even if they appear to link you to the BVCU website.
2. **Under no circumstances should you provide information about your account(s) in response to one of these e-mails.**
3. If you do provide account information to a fraudulent site, contact the credit union immediately. You will be required to close your account and open a new one.
4. Fraud updates are posted to our website frequently. Visit [www.bvcu.org/security](http://www.bvcu.org/security) for details.

BVCU places a premium on data security and confidentiality and is constantly striving to keep our security at the highest level. If you have any questions regarding recent e-mail fraud attempts, please feel free to contact us at **303.442.8850** or **800.783.8850**.

Sincerely,

BVCU Identity Theft Protection Team