The following are examples of fraudulent e-mails that have been sent to Credit Union members (notice that "JHFCU" in many of these e-mails is <u>not</u> in all capital letters). If you receive an e-mail similar to the ones below, do NOT respond to it! JHFCU will never ask you to verify your personal information via e-mail.

Dear Johns Hopkins Federal Credit Union,

We recently noticed one or more attempts to log in to your Johns Hopkins Federal Credit Union account from a foreign IP address.

Odd grammar is one sign the e-mail might be fake

If you recently accessed your account while traveling, the unusual log in attempts may have been initiated by you. However, if you did not initiate the log ins, please visit Johns Hopkins Federal Credit Union as soon as possible to verify your identity:

https://www.jhcu.org/

Never click on links such as this (see "f" is missing in link). It may take you to a site that will infect your computer or steal your information.

Verify your identity is a security measure that will ensure that you are the only person with access to the account.

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

Sincerely,

Johns Hopkins Federal Credit Union

The info given by the scammers below is, ironically, great advice for avoiding fake web pages like theirs!

-----PROTECT YOUR PASSWORD-----

NEVER give your password to anyone and ONLY log in at https://www.jhfcu.org. Protect yourself against fraudulent websites by opening a new web browser (e.g. Internet Explorer or Netscape) and typing in the Johns Hopkins Federal Credit Union URL every time you log in to your account.

Please do not reply to this e-mail. Mail sent to this address cannot be answered. For assistance, log in to your Johns Hopkins Federal Credit Union account and choose the "Help" link in the header of any page.

Johns Hopkins Federal Credit Union Email ID PP321

We do not have a "Help Link" on the header of our web pages.

----Original Message-----

From: support@jhfcu.org [mailto:support@jhfcu.org]

Sent: Tuesday, October 25, 2005 6:44 AM

To: xyz@abc.com

Subject: Important Notification

Dear Jhfcu Member,

Your e-mail account was used to send a huge amount of unsolicited spam messages during the recent week. If you could please take 5-10 minutes out of your online experience and confirm the attached document so you will not run into any future problems with the online service.

If you choose to ignore our request, you leave us no choice but to cancel your membership.

Virtually yours, The Jhfcu Support Team

----Original Message---From: administrator@jhfcu.org

To: xya@abc.com

Sent: 10/24/2005 8:33 AM

Subject: Your password has been successfully updated

Dear user,

You have successfully updated the password of your Jhfcu account.

If you did not authorize this change or if you need assistance with your account, please contact Jhfcu customer service at: administrator@jhfcu.org

Thank you for using Jhfcu! The Jhfcu Support Team

----Original Message-----

From: register@jhfcu.org [mailto:register@jhfcu.org]

Sent: Tuesday, October 25, 2005 9:54 AM

To: xyc@abc.com

Subject: *DETECTED* Online User Violation

Dear user,

It has come to our attention that your Jhfcu User Profile (x) records are out of date. For further details see the attached document.

Thank you for using Jhfcu!
The Jhfcu Support Team

CUNA Email Scam

Sent From: service@cuna.org 10/17/2005 9:31:38 AM

Credit Union is constantly working to ensure security by regularly screening the accounts in our system. We recently reviewed your account, and we need more information to help us provide you with secure service. Until we can collect this information, your access to sensitive account features will be limited. We would like to restore your access as soon as possible, and we apologize for the inconvenience.

Why is my account access limited?

Your account access has been limited for the following reason(s):

* We would like to ensure that your account was not accessed by an unauthorized third party. Because protecting the security of your account is our primary concern, we have limited access to sensitive Credit Union account features. We understand that this may be an inconvenience but please understand that this temporary limitation is for your protection.

(Your case ID for this reason is PCU1-818-214-242146.)

At Credit Union, one of our most important responsibilities to you, our customer, is the safekeeping of the nonpublic personal ("confidential") information you have entrusted to us and using this information in a responsible manner. Appropriate use of the confidential information you provide us is also at the heart of our ability to provide you with exceptional personal service whenever you contact us.

How can I restore my account access?

Please confirm your identity here: Restore My Online Banking and complete the "Steps to Remove Limitations."

Completing all of the checklist items will automatically restore your account access.

----Original Message-----

From: service@jhfcu.org [mailto:service@jhfcu.org]

Sent: Friday, June 16, 2006 11:42 AM

To: xyz@abc.com

Subject: Johns Hopkins F.C.U. Disabled

Dear (your name),

Your access to Johns Hopkins Federal Credit Union account has been temporarily disabled due to multiple login errors. Protecting the security of your account and of the Johns Hopkins Federal Credit Union network is our primary concern. Therefore, as a preventative measure, we have temporarily limited access to sensitive Johns Hopkins Federal Credit Union account features.

If you are the rightful holder of the account, please login to www.jhfcu.org as we try to verify your identity.

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

Johns Hopkins Federal Credit Union Service Center | 1-800-JHFCU-10

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>>> The Johns Hopkins Federal Credit Union
>>> <email@email.jhfcu.org.host104-server.com> 06/26/06 9:20 AM >>>
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Dear Johns Hopkins Federal Credit Union,

We recently noticed one or more attempts to log in to your Johns Hopkins Federal Credit Union account from a foreign IP address.

If you recently accessed your account while traveling, the unusual log in attempts may have been initiated by you. However, if you did not initiate the log ins, please visit Johns Hopkins Federal Credit Union as soon as possible to verify your identity:

https://www.jhfcu.org/

Verify your identity is a security measure that will ensure that you are the only person with access to the account.

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

Sincerely,
Johns Hopkins Federal Credit Union

NEVER give your password to anyone and ONLY log in at https://www.jhfcu.org. Protect yourself against fraudulent websites by opening a new web browser (e.g. Internet Explorer or Netscape) and typing in the Johns Hopkins Federal Credit Union URL every time you log in to your account.

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Johns Hopkins Federal Credit Union Email ID PP321