

PHISHING EMAILS

Phishing emails are designed to trick you into revealing your private information. To make these e-mails seem more realistic, the senders often duplicate the bank's logo and familiar formats or redirect the individual to a fraudulent website. These emails are often masked under the name of a trusted source such as the FDIC, a trusted financial institution, an Internet Service Provider - or even The Peoples Bank. Please review some of the common examples that follow of Phishing Emails that attempt to fool you into disclosing your personal information. Please understand that The Peoples Bank **DOES NOT REQUEST** personal information (i.e. account numbers, PIN numbers, passwords, userids, etc.) via electronic mail.

If you get an e-mail that warns you that an account of your's will be shut down unless you reconfirm your billing or email information, or that the bank is "missing" information about your account, do not reply or click on the link in the e-mail. Report any suspicious activity to the Peoples Bank Branch where you maintain your account and to the Federal Trade Commission at www.ftc.gov immediately.

EXAMPLE PHISHING EMAIL #1

Dear People's Bank Client,

For your security, the profile that you are using to access People's Bank Online Banking has been locked because of too many failed login attempts. You can unlock this profile online by selecting an option below:

Unlock your profile with:

My ATM/Visa Check Card number and PIN.
Other personal information (Social Security Number, Account #, etc)
E-mail address.

We regret any inconvenience this may cause you.

Sincerely,
People's Bank Account Review Department.

We are requesting this information to verify and protect your identity. This is in order to prevent the use of the U.S. banking system in terrorist and other illegal activity.

Need help? Use "Site Helper" or call customer service at 1.800.788.7000.

Please do not "Reply" to this Alert.

©2005 People's Bank Financial Group. All rights reserved.

EXAMPLE PHISHING EMAIL #2

From: Peoples Bank
Subject: EFT Activity Notification(Your payment is processing)

Your payment(\$495.42) is processing .

To verify that your payment was applied follow the steps below:

1. Access URL REMOVED FROM THIS EXAMPLE FOR SECURITY REASONS.
2. Login and select Charter e-pay
3. Select Recent Activity on the left navigation
4. View Payment Status

Your one time EFT debit card payment dated Sunday 06/07/2005 MST is listed below.

Expiration Date: Sunday 06/07/2005
Payment: \$495.42

PLEASE NOTE: THIS PAYMENT IS A 'REAL TIME' PAYMENT PAID DIRECTLY FROM YOUR CHECKING ACCOUNT WHEN YOU SUBMITTED YOUR PAYMENT.

Thank you again for making a ONE TIME payment online.

This email message is not set up to receive reply messages. If you have any questions regarding this email notification of your account change, please contact us at URL REMOVED FROM THIS EXAMPLE FOR SECURITY REASONS.

Thank you for using Peoples Bank Online for this request.

Peoples Bank

EXAMPLE PHISHING EMAIL #3

From:"People's Bank"
Subject: Official information for all People's Bank clients.

Dear People's Bank Client,

To provide our customers the most effective and secure online access to their accounts, we are continually upgrading our online services. As we add new features and enhancements to our service, there are certain browser versions which will not support these system upgrades. As many customers already know, Microsoft Internet Explorer has significant 'holes' or vulnerabilities that virus creators can easily take advantage of.

In order to further protect your account, we have introduced some new important security standards and browser requirements. People's Bank security systems require that you test your browser now to see if meets the requirements to People's Bank Online Banking.

Please -LINK REMOVED FROM THIS EXAMPLE- Sign on to Internet Banking in order to verify security update installation. This security update will be effective immediately. In the meantime, some of the Internet Banking services may not be available.

Sincerely yours, People's Bank Team!

EXAMPLE PHISHING EMAIL #4

From: People's Bank [service@peoples.com]
Subject: Update Notification

Dear People's Bank® Customer,
Recently there have been a large number of identity theft attempts targeting our customers. In order to safeguard your account, we require that you confirm your banking details.

This process is mandatory, and if not completed within the nearest time your account or credit card may be subject to temporary suspension.

To securely confirm your People's Bank Account details please follow the link:

LINK REMOVED FROM THIS EXAMPLE.

Note: You may have to report this message as "Not Junk Mail" if update link does not work.

Thank you for your prompt attention to this matter and thank you for using People's Bank.

© Copyright 2005, People's Bank, Inc. All Rights Reserved.