

To: Card Program Administrators
From: U.S. Bank Corporate Payment Systems
Date: August 2, 2004

SECURITY ALERT – ADDITIONAL FRAUDULENT CARDHOLDER EMAILS

Once again, we have been notified that cardholders are receiving fraudulent emails. These emails appear to come from U.S. Bank or Visa. Just as in the prior cases, these emails are an illegal attempt by unknown persons to collect personal information and account numbers. These e-mails are random and are being sent using a spam list that includes individuals who in many cases do not even have U.S. Bank accounts. There has been no breach of any secure account information.

This type of email fraud, called “phishing”, is under investigation by U.S. Bank’s Fraud Prevention and Investigation area in conjunction with Visa and the Federal Bureau of Investigations. However, it is very difficult to catch cyber-criminals, and so we believe that these fraudulent emails will continue to be sent for some time.

There are several steps you can take to avoid becoming a victim of this type of fraud:

- 1) Never give out your account number or other personal data to someone who contacts you via phone or email. Both U.S. Bank and Visa already have the information we need to maintain your account. We would never contact you to ask for verification.
- 2) If you receive a fraudulent email, DO NOT REPLY to it under any circumstances and furthermore, do not click on the link in the email.
- 3) To help track these cyber-criminals, the U.S. Bank Fraud Department is requesting that anyone who has received a suspicious email send a copy of it to fraud_help@usbank.com, along with responses to the questions below:
 - Do you have an account relationship with U.S. Bank?
 - What Internet Service Provider (ISP) do you use?
 - What type of connection do you use to access the Internet? Cable, dialup, DSL or other?
 - Do you have a firewall installed on your computer?

Please forward this email to your cardholders or others in your company who need to be aware of these fraud attempts.