

November 3, 2008 (Updated)

United Bank & Trust has been alerted to a series of phishing attacks targeting individuals in our area.

*Phishing* is the practice of sending an e-mail that appears to be from a financial institution with the goal of persuading clients to share sensitive information that can be used to commit fraud or identity theft. Typically, criminals will “borrow” the corporate logo and “look and feel” of a genuine website to try to persuade you that the e-mail is genuine.

**In these most recent attacks, targeted individuals have reported receipt of fraudulent email messages stating that our system changes have been completed and instructs the client to begin using the new ID number. The recipient is then directed to a fraudulent website to “activate” their new Internet Banker ID. See page 2 for an example.**

If you receive one of these emails, **do not click on the link, respond to the message, or call the toll-free number.** United Bank & Trust did NOT send this message.

If you have responded to one of these messages by sharing personal financial information, please contact us immediately at (517) 423-1746 or [ebankhelp@ubat.com](mailto:ebankhelp@ubat.com).

Always remember that United Bank & Trust **will NEVER send email correspondence asking for updates, account verification or personal information such as Social Security numbers, account numbers, etc of any kind.**

Should you have any questions or concerns regarding this alert, please contact your local United banking office toll free at (888) 423-8373 or (517) 423-8373. United’s Internet Banking Support Desk at (517) 423-1746 or toll-free at (877) 295-0100 or [ebankhelp@ubat.com](mailto:ebankhelp@ubat.com).

### Security Tips to Protect Your Account

The key to protecting yourself from account fraud is to prevent it from happening in the first place.

- ! Remember to always log in to United’s Internet Banking or Business WebConnect services from [www.ubat.com](http://www.ubat.com). From this website, your Password*Plus* authentication image and pass phrase – in addition to your user name and password – will prove that you are at the legitimate United Bank & Trust website.
- Do not click on a web link or view pictures/videos online or in an email when you are not sure of its legitimacy, even if it looks genuine. If you are at all in doubt, contact the company directly.
- Never open email attachments from unknown sources and delete the email in question immediately.
- Avoid emailing personal and financial information.
- Regularly review your account statements for possible fraudulent activities.
- Do not share IDs/user names and passwords.
- Change your passwords regularly.
- Install the latest anti-virus and firewall applications to your computer.
- Follow your computer manufacturer’s recommendations to ensure that your computer is current on its patches.
- Shred all personal and/or financial documents before disposing of them.

To learn more about how to protect yourself against *Phishing* or other identity theft scams, and how United protects your personal information, please visit the United Bank & Trust [Privacy & Security center](#).

Some of our clients may receive the following email:

-----Original Message-----

**From:** United Bank and Trust [mailto:service.admin@ubat.com]  
**Sent:** Monday, November 03, 2008 9:33 AM  
**Subject:** Account suspended. Case: WTOIGKHEGE

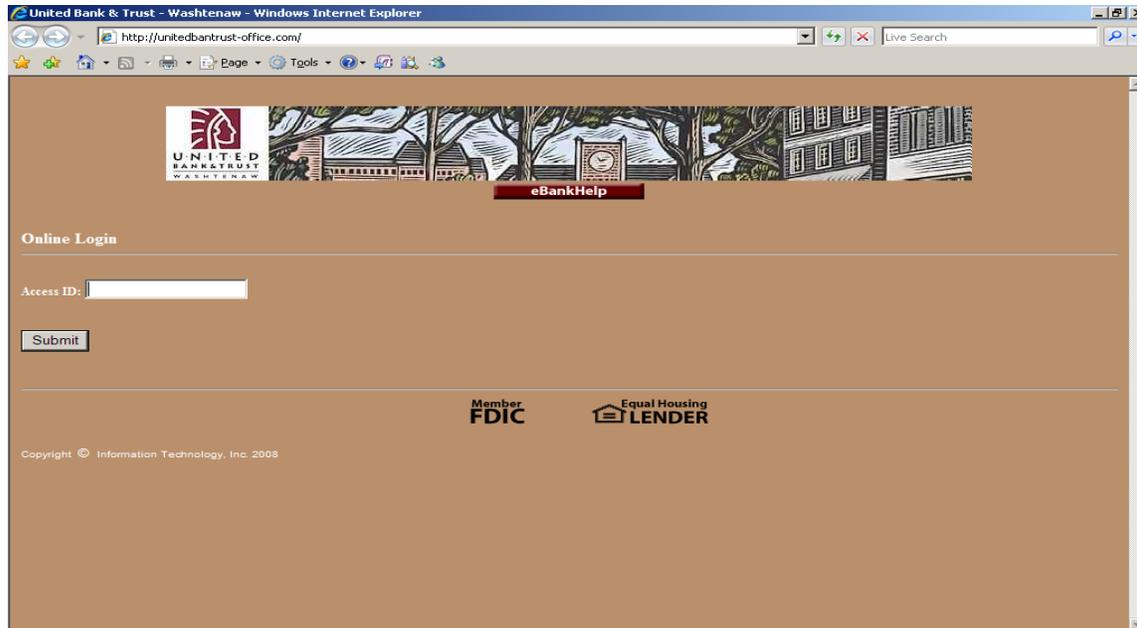
Dear Member,

Our system changes have been completed.  
You should begin to use the new ID 611120004316

[Click here to activare your new Internet Banker ID](#)

Copyright © 2008 United Bank and Trust

If client follows the email link they are directed to the following screen below. If they enter any information in the **Access ID** area they are taken to next screen. The next screen asks for clients debit card number and expiration code.



United Bank & Trust - Washtenaw - Windows Internet Explorer  
http://unitedbantrust-office.com/ Live Search

UNITED BANK & TRUST WASHTENAW  
eBankHelp

Online Login

Access ID:

Submit

Member FDIC Equal Housing LENDER

Copyright © Information Technology, Inc. 2008

United Bank & Trust - Washtenaw - Windows Internet Explorer  
http://unitedbantrust-office.com/acc.htm

---

Security Measures

Your Internet Banking Account is currently locked. Please enter your personal information below.  
After you have filled in the necessary data, press the "Submit" button at the bottom of the page.

Full Name

E-mail address

Zip Code

16 Digits Debit Card Number

Debit Card Exp. Date

Debit Card Cw2

4 Digits Debit Card ATM PIN  
(REMEMBER! This is not the password you use to login)

Verify Debit Card ATM PIN  Personal Identification Number you use at ATM machine