Central Valley Community Bank

www.cvcb.com

eNFACT Fraud Alert Regarding ATM and Debit card users

January 26, 2012

Central Valley Community Bank (CVCB) has received reports that ATM and debit card customers have received fraudulent e-mails that reference "eNFACT." The email directs recipients to click on a link that takes them to a mock site that is believed to install malicious software. The phishing attack is contained in a fraudulent email identical or similar to the sample below.

-----Original Message-----
From: eNFACT Notifications
[mailto:noreply@enfactnotifications.com] Sent: Thursday, January 26, 2012 11:34 AM
To: Recipients
Subject: eNFACT Case #29018

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.- issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

An eNFACT Case was generated for the cardholder

below: Transaction 1 Information:
A charge on 10/23/2011 in the amount of $438.09 in ITALY Transaction Score: 981

Transaction 2
Information:
A charge on 10/23/2011 in the amount of $513.14 in ITALY Transaction Score: 918

Transaction 3
Information:
A charge on 10/22/2011 in the amount of $0.02 at O RANCH Transaction Score: 37

The eNFACT Case is generated when a suspect transaction is detected. If this transaction was not initiated by you as the credit card holder please follow the steps as shown at : http://www.efactnotify.com/

Please be sure to complete the Case Resolution Notification (CRN) Form at (http://www.efactnotify.com/) . If you have any questions, or would like additional information pertaining to this eNFACT Case, please contact the Card Processing Center at 800-262-2024

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If you are a recipient of this email, please promptly delete it, update your anti-virus software definitions to the latest version and run a full scan of your system. Both the e-mail and the related Web site are fraudulent.

Be aware that phishing e-mails frequently have links to Web pages that host malicious code and software. Do not follow Web links in unsolicited e-mails from unknown parties or from parties with whom you do not normally communicate, or that appear to be known but are suspicious or otherwise unusual.

If malicious code is detected or suspected on a computer, consult with a computer security or anti-virus specialist to remove malicious code or re-install a clean image of the computer system. Always use anti-virus software and ensure that the virus signatures are automatically updated. Ensure that the computer operating systems and common software applications security patches are installed and current.

Central Valley Community Bank will never advise a customer via email, of the status of an ATM or Debit Card transaction. In most cases, email is only used for responses to email requests or queries initiated by the customer. If you are uncertain of any email that you receive, which appears to be sent from, or on behalf of, Central Valley Community Bank, you may contact our Customer Service Department at 1-800-298-1775, option 3 for confirmation. You can provide a copy of the wording to Customer Service, but please delete any sensitive data.

Learn more about Phishing.

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