



Warning Notice

Issue No. 38 – January 2003 (updated February 2003, Revised February 2004)

Warning Notices contain the names of entities recently brought to OSFI's attention through some form of notice, inquiry or complaint. If these entities, or persons purporting to represent them, are operating in Canada, they may be violating provisions of the *Bank Act*, other federal financial institution legislation, other federal legislation, or provincial legislation.

A cumulative list of entities on previous Warning Circulars, Notices or Advisories is available on OSFI's Web site at http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=166

<i>Name and Address of Entity</i>	<i>Web Address / Related Entity(ies)</i>	<i>Agency to contact with any further information</i>
United States Deposit Insurance Corporation Unknown	Web site: www.usdic.com	OSFI; and Canada Deposit Insurance Corporation 50 O'Connor Street, 17th Floor P.O. Box 2340, Station D Ottawa, Ontario K1P 5W5 Federal Deposit Insurance Corporation Office of Inspector General 801 17th Street, NW Washington, DC 20434 USA
The above entity is not an authorized Canadian financial institution. It is a fictional entity.		
Crubank Corporation Mr. M. Glenn 1818 Jane Street Toronto, ON M9N 2V3	Unknown	OSFI; and The Central Bank of the Bahamas P.O. Box N-4868 Nassau Bahamas
Inter Credit Union Bank 2206 Spruce Street Vancouver, BC V6H 2P3	Unknown	
Horus Bank/Horus Services Limited Unknown	Unknown	

The above entities are not federally regulated financial institutions. . They are fictional entities and may be part of various advance fee scams (see OSFI's Warning Notice No.23, dated February 2002).

IMPERIAL TRUST FINANCIAL City Center Globe Complex Suite 205A-607B Brampton, ON	Unknown	OSFI
Standard Financial Trust Bank First Canadian Place King & Bay Toronto, ON M5X 1K7	Web site: www.standardfinancialtrust.com	
Royal Financial Trust Toronto, ON	Web site: www.royalfinancialtrust.com ISP Host Location: San Francisco, CA, USA	
LAURENTIAN BANK OF CANADA / L.B.C. Unknown <i>(Not connected with Laurentian Bank of Canada, a legitimate bank, or its affiliates.)</i>	Unknown	

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<p>International Water Safety Foundation 905 Michele-Bohec Boulevard Suite 204 Blainville, QC J7C 5J6</p> <p>Also: London, England</p>	<p>Web site: www.iwsf.us</p> <p>ISP Host Location: VIF Internet 8270 Edison Street Montreal, Quebec H1J 1S8</p> <p>Related Entity: North American Marine General Insurance Company</p>	<p>OSFI; and</p> <p>Mr. Charlie Piasecki Vermont Department of Banking, Insurance, Securities and Health Law Administration 89 Main Street, Drawer 20 Montpelier, VT 05620-3101 USA Tel.: 1 (802) 828-3301</p> <p>Mr. Denzil Slade Financial Services Authority 25 The North Colonnade Canary Wharf London, England E14 5HS United Kingdom</p> <p>Mr. J. M. Talley The State of New Hampshire Insurance Department 56 Old Suncook Road Concord, NH 03301-5151USA Tel.: (603) 271-2261; Fax: (603) 271-1406</p>
<p>The above entities are not authorized Canadian financial institutions or insurers, and they have been selling insurance in Vermont and New Hampshire without a licence.</p>		

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