



Warning Notice

Issue No. 40 – March 2003 (updated March 20, 2003, and July 23, 2003)

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>
Continental Financial & Security Trust Services 75 Wilson Avenue East Toronto, Ontario M3V 4C4	www.cfsts.com	OSFI; and Phonebusters National Call Centre (PNCC) Box 686 North Bay ON P1B 8J8 Web site: www.phonebusters.com Telephone: 1 (888) 495-8501 (toll-free in Canada and the USA) Fax: 1 (888) 654-9426 (toll-free in Canada and the USA) Telephone: 1 (705) 495-8501 (overseas and local) Fax: 1 (705) 494-4008 (overseas and local) Regular e-mail: info@phonebusters.com Address for "Nigerian" scam letters: wafi@phonebusters.com
Banque Internationale Pour Le Commerce Et L'Industrie De La Offshore Canada Unknown	none	
The Equity International Clearing Agency 1980 Sherbrooke Street West Montreal, Quebec H3H 1E8	Equity Financial Trust www.equityfinancialtrust.com	
First Canadian Bank 2590 Yonge Street Toronto, Ontario M6T 6G5	http://ecybers.com/willwebcreate/Signature5/index.htm	

First Citizens Bank* Suite 1404 242 Bay Street Toronto, Ontario M1N 2H3	None	
Alliance Financial Trust 133 Richmond Street West Toronto, Ontario M5H 2L3	www.alliancefinancialtrust.com Credit Worlds Inc. 15 Kingstown Road St. Vincent & The Grenadines ***and*** 23 Castries Street St. Lucia West Indies www.creditworlds.net	OSFI; and Phonebusters National Call Centre (see above) Eastern Caribbean Central Bank P.O. Box 89 Basseterre St. Kitts West Indies Telephone: (869) 465-2537 Facsimile: (869) 465-9562 E-mail: eccbinfo@caribsurf.com

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).

Scam letters should be forwarded to the PNCC, a joint partnership between the Ontario Provincial Police and the RCMP. The PNCC is interested in receiving copies of any new versions of the scam letters, particularly those involving Canadian mailing addresses or telephone numbers. This intelligence information is used to assist in the strategic targeting of would-be fraudsters.

***First Citizens Bank of Toronto, Ontario is not connected with the following legitimate financial institutions:**

- First Citizens Bank, Raleigh, North Carolina, USA
- First Citizens Bank, Trinidad & Tobago
- First Citizens Bank, South Carolina, USA
- First Citizens Bank, Presque Isle, Maine, USA
- First Citizens Bank, Elizabethtown, Kentucky, USA
- First Citizens Bank, Columbia Falls, Montana, USA
- First Citizens Bank, Luverne, Alabama, USA
- First Citizens Bank, Talladega, Alabama, USA
- First Citizens National Bank, North Iowa, USA
- First Citizens National Bank, Mansfield, Pennsylvania, USA
- First Citizens National Bank, Dyersburg, Tennessee, USA
- First Citizens State Bank, Whitewater, Wisconsin, USA
- 1st Citizens Bank, Polson, Montana, USA
- Citizens Bank of Canada, Vancouver, British Columbia

<p>Financial Transactions Reporting Agency of North America (FINTRANA) Glasgow Crescent Ottawa, Ontario</p>	<p>www.fintrana.org</p>	<p>OSFI; and Phonebusters National Call Centre (PNCC) Box 686 North Bay ON P1B 8J8 Web site: www.phonebusters.com Telephone: 1 (888) 495-8501 (toll-free in Canada and the USA) Fax: 1 (888) 654-9426 (toll-free in Canada and the USA) Telephone: 1 (705) 495-8501 (overseas and local) Fax: 1 (705) 494-4008 (overseas and local) Regular e-mail: info@phonebusters.com Address for “Nigerian” scam letters: wafi@phonebusters.com</p> <p>FINTRAC 24th Floor 234 Laurier Avenue West Ottawa, Ontario K1P 1H7 Telephone: 1 (866) 346-8722 (toll-free in Canada and the USA) Facsimile: 1(866) 538-0880 (toll-free in Canada and the USA)</p>
<p>The above entity is not a legitimate government agency. It is fictitious and may be part of an advance fee scam. It has no connection to the Financial Transactions & Reports Analysis Centre of Canada (FINTRAC), which is a legitimate government agency. (See OSFI's Warning Notice No. 35, dated September 2002, for more information on identity theft in advance fee scams.)</p>		

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