



Warning Notice

Issue No. 52 – 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>
<i>Credit Financial and Trust Company</i> 30 Alden Road Markham, Ontario M3R 2A1	www.cfintc.com This website appears to be hosted in Canada	Phonebusters
<i>Credit Reserve Union</i>	www.cureserve.com This website appears to be hosted in Canada	Phonebusters
<i>Can-America Credit Union</i>	None	Phonebusters Name used in advance fee loan scam in US.

The above entities are not authorized Federally regulated financial institutions 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 Phonebusters National Call Centre (PNCC) as follows:

Mail: 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

PNCC is a joint partnership between the Ontario Provincial Police and the Royal Canadian Mounted Police. The PNCC is interested in receiving copies of any new

versions of the scam letters, particularly those involving Canadian mailing addresses or telephone numbers. Records relating to the payment of advance fees should also be forwarded to PNCC. This intelligence information is used to assist in the strategic targeting of would-be fraudsters.

**Compliance Division
121 King Street West
Toronto, Ontario
M5H 3T9**

Tel. +1-416-973-6117

Fax +1-416-954-3169

Email: scaminfo@osfi-bsif.gc.ca