

SPECIAL FRAUD BULLETIN

We have been advised by several people that there is a company known only to us as the "Ponce De Coco Corp." that is perpetrating a fraud on many people using a company name similar to our company "MSTC Surty and Trust, Ltd." and the incorrect name of another bank "Access Credit Union". This company sends out a notice to the individual indicating "Partial Settlement 2007 Sweepstakes Draws". Included with the letter is a check for \$1,992.00 payable to the individual's order with the name "MSTC Surty and Trust Ltd. " and our company's address (with an incorrect zip code) in the upper left corner of the check and drawn on "Access Credit Union" using an address of 400 4th Avenue SE, Austin, MN 55912 (which is the actual address of *Accentra* Credit Union). They tell the individual in the letter to cash the check and then call 1-905-782-4757 and ask to "activate your account". It is our understanding that the claimant is then asked to forward their own check in the amount of approximately \$1,700.00 in order to receive the balance of their winning share amount, \$67,000.00. Of course, this is a fraud and done entirely without Minnesota Surety & Trust Company's and Accentra Credit Union's knowledge or consent. If you attempt to cash the check, it will never clear the bank and if you send them a check in order to receive your "winning share", you will be out the amount of money that you send them and you won't ever receive the balance of the \$67,000.00. We have reported this to our local post office in Austin, Minnesota as mail fraud. Federal Agents are currently in the process of investigating this matter. If you have received a letter from the Ponce De Coco Corp. along with a check from them, please report this matter to your local U.S. Post Office for further investigation.

Thank you for your attention to this notice.

Minnesota Surety and Trust Company
Peter D. Plunkett, President