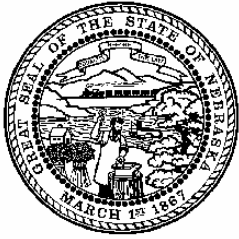


# STATE OF NEBRASKA

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**Mike Johanns**  
Governor

## DEPARTMENT OF BANKING AND FINANCE

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**DATE: May 25, 2004**

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**FOR IMMEDIATE RELEASE**

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## Unauthorized Financial Institution

Lincoln, Neb. – Advertisements by Heartland Credit Union for bankruptcy and other loan services appearing in classified sections of Nebraska newspapers may be fraudulent, said a spokesperson with the Nebraska Department of Banking and Finance.

Public Information Officer Laura Larson said that these advertisements list only a toll-free number for Nebraska residents to call. The ads are being placed by an entity claiming to be Heartland Credit Union, located at 5893 Elmo Lane, Omaha, Neb.

"This address is not valid," said Larson. "In addition, the advertisement follows the same pattern as similar classified ad requests to Hastings newspapers earlier this year in that it mimics the names and uses logos of legitimate institutions. However, these legitimate financial institutions are not requesting this advertising nor are they operating branches at the addresses being given."

Nebraska residents, particularly in the Omaha area, are being warned that this advertisement is not affiliated with Heartland Area Credit Union, a federally-chartered credit union located at 6111 N. 72<sup>nd</sup> Street Omaha. Nor is it affiliated with Heartland Credit Union of Madison, Wis., whose logo has been used in conjunction with the advertisement. Heartland Credit Union of Madison, Wis., has no offices in Nebraska. More information regarding these advertisements can be found on their web site at: <http://www.heartlandcu.org/>.

The fraudulent classified advertisement claims to provide bankruptcy and other loan services and requests that residents call a toll-free number. Nebraska residents should not call this number, as the Department of Banking believes it may result in the theft of personal financial information. It is believed this telephone number connects to a location in Canada.

Any advertising that lists only a toll-free number should be approached with caution. Other indications that an advertising request claiming to be a financial institution could be fraudulent are email contacts using free services, such as Yahoo or AOL; using a toll-free phone number and/or fax machine; and contact addresses that do not exist.

Nebraska residents that have fallen victim to this scam are urged to do the following:

- Contact the three major credit bureaus and request a "fraud alert" on your file. This will prevent the opening of any new accounts or the changing of existing accounts. (Equifax – 800-525-6285; Experian – 888-397-3742; TransUnion – 80-680-7289)

- Contact creditors for accounts that may have already been opened or tampered with fraudulently and notify them of suspected identity theft.
- Contact authorities and file a police report.
- Contact the Federal Trade Commission. (877-IDTHEFT)
- Contact your financial institution if you have given information related to your bank account and/or credit cards.

Fraudulent advertising has been occurring across the United States and has been reported in several other states. Both classified personnel and consumers need to be vigilant and aware of these scams to keep them from occurring, said Larson.

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**For advertising departments:**

The Nebraska Department of Banking and Finance is asking that classified departments do not print any advertisements that you know or suspect are fraudulent. Classified advertising personnel should be very wary of claims that a financial institution has a "business license registration" from the Department of Financial Institutions or Department of Banking. **There is no such registration.** Any advertisement request with this "business license registration" attached is not a legitimate financial institution.

Other items that may indicate a fraudulent advertisement include:

- Any advertising that lists only a toll-free number;
- Email contacts using free services, such as Yahoo or AOL;
- Using a toll-free phone number and/or fax machine; and
- Illegitimate billing or correspondence addresses.

In addition, it has been brought to the department's attention by other state regulators that payment for these advertisements are allegedly being made with stolen credit cards.

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