




**Counterfeit Checks – Advantage Micro Finance
May 12, 2009**

On May 11, 2009 High Desert Bank began receiving calls from individuals across the U.S. verifying the legitimacy of checks they received which are drawn on the account of Advantage Micro Finance, 967 SW Colorado Ave, Bend, OR 97702. Checks have the correct routing/transit number for High Desert Bank (123285090) however; the account number does not exist and the bank address is not correct.

Checks are included with a letter telling the recipient they have been chosen to be a “Mystery Shopper”. Under the program the recipient must first evaluate the service at one of several well known area locations. The second evaluation will take place at one of two locations – **Western Union** or **Money Gram**. According to the letter the objective of this assignment will be to evaluate the effectiveness and efficiency of the payment system. Here you are to wire out \$1,230.00 of the \$1,550.00 you received with your letter. For being a “Mystery Shopper” trainee you receive \$200.00.

If these checks are presented for payment High Desert Bank will return as “**No Account Found or Counterfeit**”. If you have any questions regarding these checks please speak with a High Desert Bank representative at (541) 848-4444.

Advantage Micro Finance 967 SW Colorado Ave Bend, OR 97702		High Desert Bank 1001 South West Disk Drive Bend, OR 97702	63-6087 232	111
			DATE	05/01/2009
PAY TO THE ORDER OF	Williams		\$	**1,550.0
				001
*****ONE-THOUSAND FIVE-HUNDRED-FIFTY AND 00/100				
	Williams SC 29053			
MEMO	_____			
⑈0011186⑈ ⑆123285090⑆ 003439197⑈				