

PENN ATTORNEYS

TITLE ALERT

DATE: 3/14/07

RE: Title Alert 2007-11

**FDIC Special Alert ESSA Bank & Trust
Stroudsburg, PA**

Please be advised that the Federal Deposit Insurance Corporation ("FDIC") has issued Special Alert SA-58-2007, warning of the circulation of counterfeit cashier's checks bearing the name of a Pennsylvania lender, ESSA Bank & Trust. The Alert is excerpted in part below:

SUBJECT: Counterfeit Cashier's Checks

Summary: *Counterfeit cashier's checks bearing the name ESSA Bank & Trust, Stroudsburg, Pennsylvania, are reportedly in circulation.*

ESSA Bank & Trust, Stroudsburg, Pennsylvania, has contacted the Federal Deposit Insurance Corporation (FDIC) to report that counterfeit cashier's checks bearing the institution's name are in circulation.

The counterfeit items display the routing number **231372248**, which is assigned to ESSA Bank & Trust, but are dissimilar to authentic checks. On the counterfeit items, the words "CASHIER'S CHECK" are printed above the lower-left corner, and security feature descriptions are embedded within the top border. The items are printed on light blue and white marbled paper and have rounded corners. Authentic checks display the routing number **096016765**, which is a payable-through account at U.S. Bank, St. Paul, Minnesota. ESSA Bank & Trust issues checks through an account at U.S. Bank. The bank's name, logo and address are displayed in the upper-left corner, and two "AUTHORIZED SIGNATURE" lines are printed in the lower-right corner. The words "CASHIER'S CHECK" appear in the upper-right corner. Security feature descriptions are printed below the top border. Authentic checks are printed on light green paper with green borders.

Any information you have concerning this matter should be brought to the attention of: Debra DeFrank, Security Officer, ESSA Bank & Trust, 200 Palmer Street, Stroudsburg, Pennsylvania 18360
Direct Phone: (570) 421-3773, Ext. 343, Fax: (570) 421-7158, E-mail: ddefrank@essabank.com

Information about counterfeit items, cyber-fraud incidents and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 550 17th Street, N.W., Room F-4004, Washington, D.C. 20429, or transmitted electronically to alert@fdic.gov. Questions related to federal deposit insurance or consumer issues should be submitted to the FDIC using an online form that can be accessed at <http://www2.fdic.gov/starsmail/index.asp>.

For your reference, FDIC Special Alerts may be accessed from the FDIC's website at www.fdic.gov/news/news/SpecialAlert/2007/index.html.

Penn Attorneys Title Insurance Co.

State Headquarters
900 State Street, Ste 320
Erie, PA 16501
814-454-8278 * 800-352-2216

erie@pennattorneys.com

Eastern Pennsylvania Office
New Bridge Center, Ste 317
480 Pierce Street
Kingston, PA 18704
570-288-1108 * 800-929-4024
epro@pennattorneys.com