

Special Alert

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)
SUBJECT: Fraudulent Correspondence Claiming to Be From the FDIC
Summary: *Fraudulent correspondence bearing the FDIC's name continues to be mailed, faxed and e-mailed. This correspondence is being used in illegal schemes to collect sensitive personal information, such as bank account numbers, and to steal money and other assets.*

The Federal Deposit Insurance Corporation (FDIC) is reminding financial institutions, businesses and consumers that fraudulent correspondence claiming to be from the FDIC continues to be mailed, faxed and e-mailed in the United States and other countries. The correspondence uses various techniques to gain the trust of recipients in hopes they will provide sensitive personal information, including bank account numbers, that can be used to steal money and other assets. Recipients should NOT, under any circumstances, respond to the fraudulent requests. Institutions also are encouraged to inform customers that fraud artists may use the names of the FDIC and other government agencies and to take appropriate precautions.

The criminals, knowing that people trust the FDIC name, have duplicated the official logo and seal in fraudulent letters, forms, certificates and other correspondence. Recent examples have included invoices, bills, transfer forms, guarantees, endorsements, and confirmations of stock and investment purchases. In some cases, recipients were asked to complete fraudulent forms and return them by fax or e-mail. In other cases, recipients were asked to remit funds via check or wire transfer service.

The FDIC rarely sends unsolicited bills or other similar documents to financial institutions, businesses and consumers. In particular, the FDIC does not send unsolicited correspondence asking for sensitive personal information, including bank account information. Anyone receiving such correspondence should contact the FDIC immediately by calling toll-free at 1-877-ASK-FDIC (1-877-275-3342) or by e-mailing to alert@fdic.gov. Do not use contact information listed for the FDIC in the correspondence because it is likely to be falsified.

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-3054, Washington, D.C. 20429, or transmitted electronically to alert@fdic.gov. Questions related to fraudulent correspondence, 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/2009/index.html. To learn how to automatically receive FDIC Special Alerts through e-mail, please visit www.fdic.gov/about/subscriptions/index.html.

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Note: Paper copies of FDIC Special Alerts may be obtained through the FDIC's Public Information Center, 1-877-275-3342 or 703-562-2200.