



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, D.C. 20429-9990

Division of Supervision and Consumer Protection

SA-10-2011
January 12, 2011

SPECIAL ALERT

TO: CHIEF EXECUTIVE OFFICER (also of interest to Security Officer)

SUBJECT: Consumer Alert

Summary: *E-mails fraudulently claiming to be from the FDIC are attempting to get recipients to click on a link, which may ask them to provide sensitive personal information. These e-mails falsely indicate that FDIC deposit insurance is suspended until the requested customer information is provided.*

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports from consumers who received an e-mail that has the appearance of being sent from the FDIC. The e-mail informs the recipient that “in cooperation with the Department of Homeland Security, federal, state and local governments...” the FDIC has withdrawn deposit insurance from the recipient’s account “due to account activity that violates the Patriot Act.” It further states deposit insurance will remain suspended until identity and account information can be verified using a system called “IDVerify.” If consumers go to the link provided in the e-mail, it is suspected they will be asked for personal or confidential information, or malicious software may be loaded onto the recipient’s computer.

This e-mail is fraudulent. It was not sent by the FDIC. It is an attempt to obtain personal information from consumers. Financial institutions and consumers should NOT access the link provided within the body of the e-mail and should NOT under any circumstances provide any personal information through this media.

The FDIC is attempting to identify the source of the e-mails and disrupt the transmission. Until this is achieved, consumers are asked to report any similar attempts to obtain this information to the FDIC by sending information to alert@fdic.gov.

For your reference, FDIC Special Alerts may be accessed from the FDIC's Web site at www.fdic.gov/news/news/SpecialAlert/2011/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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Distribution: FDIC-Supervised Banks (Commercial and Savings)

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